

## Claim for Preserved Benefit before Preservation Age (including Ancillary Benefit)

### 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, available on the MilitarySuper website at [www.militarysuper.gov.au](http://www.militarysuper.gov.au) or by phoning **1300 006 727**

### Who should use this form?

Do **not** use this form if you have reached your superannuation preservation age. In that situation use Form M65.

Use this form if you satisfy all of the following:

- you were a Member of the Military Superannuation and Benefits (MSB) Scheme
- you have a preserved Member Benefit
- you are under your superannuation preservation age, AND
- you wish to withdraw some or all of the preserved Member Benefit from the MSB Fund.

Preservation ages are set out in the following table:

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

### Completing this form

Complete:

- Part A: About yourself
- Part B: Superannuation Contributions Surcharge
- Part C: Preserved Benefit Options
- Part D: Tax File Number
- Part E: Ancillary Benefit Options
- Part F: Document list (if applicable)
- Part G: Identification requirements
- Part H: Member declaration

Then lodge with MilitarySuper at the address in Part I.

## Options

There are two components to your Resignation 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.

Benefit payments result in the withdrawal of existing units at the unit price applicable on the later of:

- a) the day after exit;
- or**
- b) the day on which a Member's application is received by the MSB Board or its Administrator, ComSuper.

If you transferred from the Defence Force Retirement and Death Benefits (DFRDB) Scheme, your Member Benefit includes your DFRDB contributions plus notional earnings on those contributions.

The options for your Member Benefit are:

- the pre 1 July 1999 component can be taken as a cash lump sum, rolled over, or preserved in the MSB Fund
- the post 30 June 1999 component must be preserved in the MSB Fund or rolled over to another Fund

If you preserve any of your pre 1 July 1999 component in the MSB Fund, any future withdrawal must be in multiples of \$10 000. There must be a minimum of six months between withdrawals.

### EMPLOYER BENEFIT

For the early release of an Employer Benefit, please complete Form ACCESS-M.

### ANCILLARY BENEFIT

For the early release of an Ancillary Benefit, please complete Form MAC05.

## 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".

## 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.

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## **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 payments and rollover cheques are normally paid within 15 working days after your discharge is confirmed or the date we receive your application, whichever is the later.

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## **Account name**

Benefit payments can only be made to an account that is in your name. The account can be in your name alone, or in joint names. If it is a joint account one of the names must be yours.

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## **Tax File Number**

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 Rate plus the 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.

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## **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 for the MSB Scheme***
- ***The MilitarySuper Book***
- ***Superannuation Contributions Surcharge leaflet***
- ***Taxation of Lump Sums leaflet***

All these publications are available on the MilitarySuper website at **[www.militarysuper.gov.au](http://www.militarysuper.gov.au)**

A Financial Advisor may also be able to assist.

## 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 as required by policy and legislation. We will not disclose your personal information to these agencies unless it is lawful to do so
- it is to the market research provider 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 the provider, please put a cross in the box at Question 17A on page 5 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:

<b>Visit</b> Unit 4 Cameron Offices Chandler Street Belconnen ACT 2617	<b>Mail</b> PO Box 22 Belconnen ACT 2616	<b>Email</b> <a href="mailto:members@enq.militarysuper.gov.au">members@enq.militarysuper.gov.au</a>
<b>Phone</b> <i>for the cost of a local call</i> <b>MSBS: 1300 006 727</b>	<b>Fax</b> (02) 6272 9616	<b>Internet</b> <a href="http://www.militarysuper.gov.au">www.militarysuper.gov.au</a>

## 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.



**PART B**  
*Superannuation  
 Contributions Surcharge*

10. If you have a Superannuation Contributions Surcharge debt, do you want it:
- Deducted from your lump sum
  - Retained as a debt against your preserved benefit
- Note: The debt will attract interest but you can make payments against the debt at any time.

**PART C**  
*Benefit applications  
 rollover elections*

11. When you claim your MSBS Benefit you may choose one of the following options for your non-preserved (ie. Pre 1 July 1999) Member Benefit.
- Option 1:**  
 Apply proportioning across the payment of your Pre 1 July 1999 lump sum (in the same proportions as existed in your total member benefit).
- or
- Option 2:**  
 Apply all your available tax free component against the payment of your pre 1 July 1999 lump sum.

11A. Choose your options for the components of your Member Benefit. *(Subject to proportioning)*

- Roll over all
- Roll over 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
- Take \$ \_\_\_\_\_ as a lump sum and preserve the balance\*

\* If you leave any benefit in the fund, it will remain allocated to the same investment strategy or strategies as currently, unless you complete a new Investment Choice Form.

12. 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 **first rollover** fund \_\_\_\_\_

Postal address of fund \_\_\_\_\_

Postcode \_\_\_\_\_

Fund Identification Number \_\_\_\_\_

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

Superannuation Fund No. (SFN) \_\_\_\_\_

Superannuation Product \_\_\_\_\_

**PART C**  
(continued)

Identification No. (SPIN) **OR** \_\_\_\_\_

Rollover Identification Number \_\_\_\_\_

Membership No. for fund \_\_\_\_\_

Amount \$ \_\_\_\_\_

**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 D**  
Tax File Number

- 13.** If you are taking any of your Member 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) \_\_\_\_\_

- 14.** 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 ComSuper, you are under no obligation to provide it again in this application.

Your Tax File Number:

\_\_\_\_\_

Your Tax File Number remains confidential

**PART E**  
Ancillary Benefit  
options

15. Choose your options for your Ancillary Benefit.

- Claim now - Please go to Question 16
- Do not claim now - Please go to Part E
- Not applicable (You do not have an Ancillary Benefit) - Please go to Part E

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

16. Which types of Ancillary Benefit are you claiming?

All Types	<input type="checkbox"/>	100% only
<b>OR</b>		
i) Additional Personal Contributions	<input type="checkbox"/>	100% only
ii) Salary Sacrifice amounts	<input type="checkbox"/>	100% only
iii) Transfer Amounts	<input type="checkbox"/>	100% only
iv) Spouse Contributions	<input type="checkbox"/>	100% only
v) Co-Contributions	<input type="checkbox"/>	100% only
vi) Super Guarantee amounts	<input type="checkbox"/>	100% only

*Note: You must claim 100% of each type of Ancillary Benefit you are claiming.*

**Where do you want your Ancillary Benefit paid?**

If you have chosen to have your Member Benefit rolled over to **one** rollover fund only under Question 16 above, and you want your Ancillary Benefit paid to the **same** rollover fund, please answer "Yes" to Question 17. Otherwise, please complete Question 18.

17. Do you want your Ancillary Benefit paid to the **same** rollover fund (one only) where your Member Benefit is being paid under Question 15 above?

- Yes - Please go to Part F
- No - Please complete Question 18 below.

**PART E**  
(continued)

**18.** 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 first rollover 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.**

**18A.** Can MilitarySuper give your TFN to the Rollover Fund(s)/RSA(s) nominated above?

Yes

No

Not applicable  
(a benefit is not being rolled over)

## PART F

### Document list (if applicable)

#### 19. 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 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.

- Certified copies of the documents required to identify you as the person entitled to the benefit.

## PART G

### Identification requirements

#### 20 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	

## **PART G** (continued)

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:

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## **PART H** Member declaration

**21** 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 D — I understand that supplying my TFN is optional and that if I have not provided my TFN, tax will be deducted at the highest marginal rate
- the TFN I have provided is the same number advised to me by the Australian Taxation Office
- the TFN 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

- 21A.  I do not want my contact details passed to Orima Research for the purpose of participating in research on the service provided by ComSuper.
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***PART I***  
***Lodgement***

22. Send your completed application and attachments to:

MilitarySuper  
P.O. Box 22  
BELCONNEN ACT 2616