

Application to claim Ancillary Benefit Only

When to use this form

Use this form if you wish to claim **only** your Ancillary Benefit.
You may claim one or more of your Ancillary Benefit types:

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

Who should use this form?

Use this form if you are:

- a) a Member or former Member of:
 - the Defence Force Retirement and Death Benefits (DFRDB) Scheme
 - the Military Superannuation and Benefits (MSB) Scheme

OR

- b) a spouse of a person referred to in paragraph (a), for whom spousal contributions have been paid into the MSB Scheme

Do **not** use this form if you wish to claim both your Ancillary Benefit and any other MSB Scheme benefit. Other MSB Scheme forms should be used.

Before you use this form

Before completing this benefit application form, it is recommended that you read the Product Disclosure Statement (PDS) 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: Ancillary Benefit options
- Part C: Tax File Number
- Part D: Identification requirements
- Part E: Member declaration

Then lodge with MilitarySuper at the address in Part F.

When can you roll over your Ancillary Benefit?

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

You can roll over your Ancillary Benefit 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, you may elect for it to be deducted from your Ancillary Benefit before payment.

If you are a Member of the MSB Scheme you may alternatively elect to have the surcharge debt deducted from:

- the Employer Benefit before it is paid as a lump sum or converted to a pension; **or**
- the Member Benefit before it is paid as a lump sum.

If you do not make an election, default provisions will apply. These 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 are a Member of the DFRDB you may alternatively elect to have the surcharge debt deducted from your DFRDB benefit. However, if you make such an election and also elect to commute retirement pay, the debt will be deducted from the commutation lump sum.

If you do not make an election, the surcharge debt will be deducted from your superannuation productivity lump sum benefit.

Please note that if you do not have any other scheme benefit/s the surcharge debt will be deducted from your Ancillary Benefit. Interest will also be applied to the surcharge debt until the debt is fully paid.

Payment

Rollover cheques are normally paid within 15 working days after the date we receive all necessary documentation to enable us to process your application.

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 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.

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:

- **About to Leave the ADF? Fact sheet**
- **Superannuation Contributions Surcharge fact sheet**
- **Taxation of Lump Sums fact sheet**
- **Taxation Concessions – Superannuation Pension Rebates fact sheet**
- **fact sheets on each type of Ancillary Benefit type.**
- **Product Disclosure Statement (PDS).**

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

A Financial Advisor may also be able to assist you.

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 15A on page 6 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.

You do not need to return this page with your form.

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PART B
Ancillary Benefit
Options

9. 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 <i>Only if you have reached preservation age and satisfied the Condition of Release (see below)</i>	Roll over <i>Any time</i>
		See Question 10	See Question 11
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.

Cash only

10. If you are cashing out any of your Ancillary Benefit, 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) _____

Rollover

11. 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 No. _____

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

Superannuation Fund No. (SFN) _____

Rollover Identification No. _____

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

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.

12. If you have a Superannuation Contributions Surcharge debt, do you want it deducted from your Ancillary Benefit?

Yes

No

PART C Tax File Number

13. a. In accordance with the Taxation Laws Amendment (Tax File Numbers) Act 1988, ComSuper is required to deduct PAYG tax at the top Marginal Rate of Tax, 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 Tax 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.

b. If you claim a pension benefit please complete the Tax File Number Declaration Form 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.

c. 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 remains confidential

13A. 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 D

Identification requirements

14. 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.

PART D

(continued)

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 E

Member declaration

15. I declare that:

- I have been advised to read the PDS 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 C — 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
- 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

- 15A. I do not want our contact details passed to Orima Research for the purpose of participating in research on the service provided by ComSuper.

PART F

Lodgement

16. Send your completed application and attachments to:

MilitarySuper
P.O. Box 22
BELCONNEN ACT 2616