

# Early release of super on compassionate grounds

## How to make a claim

### Am I eligible?

#### Do you need financial help with:

- Medical treatment or transport for you or your dependant/s**  
To pay for medical costs and transport required to treat a life-threatening illness or injury, acute or chronic pain, or an acute or chronic mental disturbance?
- Modifications to your home and/or motor vehicle**  
To fund specific modifications that are necessary to accommodate special needs if you or your dependant has a severe disability? (Doctor's certification required)
- Funeral assistance**  
To assist with funeral and other expenses related to the death of a dependant?
- Palliative care**  
To provide care for you or your dependant who is dying from a terminal illness, including home care?
- Mortgage assistance**  
To prevent your mortgagee (lender) from selling your principal place of residence?

**If you ticked any of these boxes  
you are eligible to apply.**

# How do I apply?

## STEP 1 Get approval from DHS

We cannot process your claim without an approval from the Department of Human Services (DHS). DHS administers the Government legislation that permits the early release of your super under 'specified compassionate grounds'. DHS must be satisfied that your application meets the criteria for early release. DHS will notify you in writing of their assessment of your application. You must attach the original or a certified copy of the approval letter from DHS when returning this form. DHS can be contacted on 1300 131 060 or at [www.humanservices.gov.au](http://www.humanservices.gov.au).

## STEP 2 Obtain supporting documents

Before you can apply you will need the following supporting documents:

- DHS supporting letter,
- Certified *Proof of Identity* (see acceptable documents below),
- Original or certified copy of a *Bank document* (e.g. statement) showing your BSB, account number and account name, which is no more than 6 months old. You can delete the financial details if you like.
- Have you changed your name?**  
If you have changed your name and you have not previously let us know of your name change, you will need to provide a certified copy of your *marriage certificate* or *change of name certificate* (must be obtained from the Births, Deaths and Marriages Registration office or relevant Government source from the issuing country), *deed poll*, *decree nisi* or any other document satisfactory to us (linking document).
- Are/were you self employed?**  
If you intend to claim a tax deduction you need a *Notice of Intent to claim a tax deduction* (a copy can be found on the forms page of the Sunsuper website - [sunsuper.com.au](http://sunsuper.com.au)).

### What do we mean by certified?

We understand you'll want to provide us with copies of your ID documents, rather than the originals. That's fine, but you must have them 'certified'. This means the certifier must:

1. Sight the original and the copy to make sure both documents are identical, and
2. Write or stamp 'certified true copy of original document' on each page, and
3. Sign and print their name, qualification (e.g. Justice of the Peace, Australia Post employee) and number, and the date on each page of the document.

### What is an acceptable identification document?

To verify your identity please attach a certified copy of:

- A.** Your current driver's licence or current passport or current national identity card that contains your photo, name and **EITHER** residential address **OR** date of birth (please copy and certify both front and back sections if relevant); **OR**
- B.** Your birth certificate, Australian birth extract, Citizenship certificate **OR** current Centrelink pension card **AND** a current rates, electricity or gas notice (no more than 3 months old) or assessment from the Australian Taxation Office (no more than 12 months old) showing your name and current residential address.

Refer to the *Proof of Identity* factsheet at [sunsuper.com.au](http://sunsuper.com.au) for further details.

## STEP 2 Obtain supporting documents (continued)

### Who can certify?

- Justice of the Peace (including Commissioner for Declarations),
- Police Officer,
- One of the following with two or more years of continuous service;
  - a) Australia Post permanent employee
  - b) Financial Institution Officer e.g. bank employee
  - c) Australian Financial Services Licensee, authorised representative or officer.

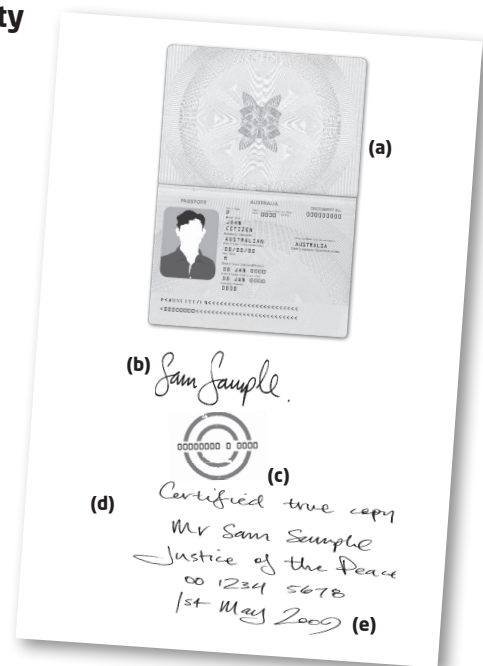
For a full list of who can certify, please refer to the Proof of Identity factsheet on our website.

### Important notes on identification:

- We reserve the right to request additional information to verify your identity before paying your claim.
- We can't accept documents which have expired. If an expired document is received, we will not be able to process your claim until suitable identification has been provided.
- If you're providing a document that is not in English, you also need to provide an English translation prepared by an accredited translator. For further information on this, please call us on **13 11 84**.
- If signing on behalf of the member, certified copies of Guardianship papers or proof of Power of Attorney are required.

### How your proof of identity document should look.

- a) Copy of the document that identifies you
- b) 'Certified true copy' written or stamped and signature of authorised person
- c) Authorised person's stamp & registration number (if applicable)
- d) Name, qualification & phone number of authorised person
- e) Date of authorisation



## **STEP 3** Complete the attached form

### **Want your payment as quickly as possible?**

You **MUST** complete **ALL** mandatory fields (we'll return your form if it is incomplete) and...

Attach your approval letter from DHS and...

Make sure you provide **ALL** the requested bank account details (including your bank document e.g. a statement less than 6 months old).

A cheque payment could take an extra 5 days, plus posting and...

Attach the required certified identification documents.

The below describes important things to remember when completing each section of the form:

#### **Section 1 - Your details**

- Ensure you include your residential address. **Legislation states we may not be able to process your claim without it** (a PO Box is not a residential address).

#### **Section 2 - Employment details**

- If you are/were self employed, carefully consider if you want to claim a tax deduction. Refer to [www.ato.gov.au](http://www.ato.gov.au).

#### **Section 3 - Your payment options**

- The amount you request here cannot be more than the amount approved by DHS.

#### **Section 4 - Bank account details**

If you want your payment made into your bank account:

- you must supply bank account details that match the ones (if any) provided in your DHS letter,
- if none are specified by DHS, provide details of your bank account of choice. You also need to have the bank document (e.g. statement) supporting the account details provided otherwise a cheque payment will be made.

**Note:** Money cannot be paid into a credit card account, third party account or an overseas account.

#### **Section 5 - Checklist**

- Use the checklist to double check everything is complete.

#### **Section 6 - Authorisation**

- Read the statements and sign.

#### **Providing your Tax file number**

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is 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.

The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund 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 your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s;
- 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.

# Early release of super on compassionate grounds

**Important note:** Only Australian or New Zealand citizens or permanent residents of Australia are permitted to claim for early release of super on compassionate grounds.

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of the Sunsuper Superannuation Fund  
 Important: Please provide us with as much information as possible.

Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated.

\* Denotes mandatory fields.

Office use only:

Member number

## 1 Your details

Given names\*

Last name\*

Other/previous names

**Note:** If you have changed your name, you will need to provide a linking document. Please read step 2 of the How to make a claim document.

Date of birth (dd/mm/yyyy)\*    Gender\* Male  Female

Residential address (not postal address)\*

Suburb / Town\*  State\*  Postcode\*

Country\*

Preferred email address

Mobile/daytime phone number\*  Don't send me SMS updates on my super claim

## 2 Employment details

Your last employer to pay into Sunsuper\*

Are you still working for this employer?\*  Yes  No

If No, what date did you finish?\* (dd/mm/yyyy)

Are you self employed?

No If No, go to Section 3

Yes

### Self employed only:

**Please note: It is important you let us know your intention to claim a tax deduction BEFORE we make a payment from your account. Once we have made the benefit payment, income tax laws do not allow us to action future requests for tax deductions of personal contributions made before the benefit payment.** If you intend to claim a tax deduction for any personal contributions made to your account, please complete and return the appropriate tax deduction form. Copies of the forms can be found on our website. Make sure you download the form relevant for the year in which you wish to claim your tax deduction. Send this form in with your claim form and we will send you an acknowledgement of your intent to claim a tax deduction to use when doing your tax

Do you intend to claim contribution/s paid to Sunsuper as a tax deduction?

Yes  No

If Yes please indicate the relevant financial year/s you intend to claim for (YYYY/YYYY):

/

Please turn over and continue 

## Mailing address (if the same as above leave blank)

Mailing address

Suburb / Town  State  Postcode

Country

## Tax file number (TFN)

If you're not sure if you have previously given us your TFN you can add it below. You do not have to provide your TFN, however if we do not have your TFN, you may pay more tax than you need to. Before you supply your TFN, please read the TFN section on the Important Information page.

TFN

# Early release of super on compassionate grounds

## 3 Your payment options

If your payment is approved how would you like us to pay you?

a deposit into my bank account

a cheque

Please pay me:

the total amount of my account

\$ amount - please specify:

\$   
Gross (before tax)

OR

\$   
Net (after tax)

The amount requested cannot be more than the amount approved by DHS.

**Note:** If you select this option at least the minimum balance will remain. Minimum amount per product:

Solutions - \$1,000. Please be aware, to maintain your insurance cover (if any) you must maintain a minimum account balance of \$1,500; and

Corporate - refer to your *Sunsuper Corporate Product Disclosure Statement (PDS)*.

## 4 Bank account details - if you would like your money deposited into your bank account

**Important:** For us to pay your benefit into your bank account we require you to provide either an original bank document (e.g. statement from a bank or online statement) or a certified copy of a bank document. These documents must be current and no more than six months old and show your BSB, account number and account name. Your claim cannot be processed via direct transfer without this. Please ensure the account details provided below match with those noted (if any) in your approval letter from DHS.

Financial institution

Account name

Type of account

BSB number  Account number

Money cannot be paid into a credit card account, third party account or an overseas account. We will take care to ensure your money is paid in accordance with the details you have provided. However, we accept no responsibility for any loss which occurs as a result of incorrect bank account details you provide us.

**If the bank rejects the payment of your money or if you don't provide proof of your account, we will pay you by cheque.**

## 6 Authorisation

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- Where the full balance of my account is paid from Sunsuper, I hereby release Sunsuper from any further liability to me or my executors, administrators or dependants in respect of my participation in the Fund and request and authorise the termination of my membership in the Fund. I understand that by doing this my insurance cover (if any) will end.
- I approve the deduction of a benefit payment fee (if any) and any applicable tax from the benefit paid.  
**Please note** - for some benefit payments including those classed as 'tax free', the Government's temporary Flood Levy may be applicable from 1 July 2011 to lump sum payments made to members under age 60. Please see [www.ato.gov.au/floodlevy](http://www.ato.gov.au/floodlevy) for more information.
- I have considered the fees and charges, effect on insurance cover and the implication to my benefit entitlement prior to applying for the early release of my super on compassionate grounds. I do not require further information and authorise the withdrawal to proceed.
- I am a citizen or permanent resident of Australia or citizen of New Zealand.

Full name (print in BLOCK letters)\*

## 5 Checklist

We will process your withdrawal as soon as we can. However, it is important to make sure you give us all of the information and documents we need to do this.

Have you completed all of the mandatory fields on the form?

Have you attached the original or a certified copy of your approval letter from DHS?

Have you attached your certified Proof of Identity documents including any linking documents if you changed your name?

Remember: Failure to provide certified copies of these documents will result in your payment being delayed.

Have you attached proof of your bank account details if you want us to deposit into your bank account?

Have you read the How to pages of this form?

Have you signed and dated this form?

We are committed to respecting the privacy of personal information you give us. Our formal Privacy Policy sets out how we do this. If you would like a copy of Sunsuper's Privacy Policy, please let us know. We have also published our Privacy Policy on our website [sunsuper.com.au](http://sunsuper.com.au).

Member to sign here\*

Date (dd/mm/yyyy)\*

Please return your application to  
Sunsuper GPO Box 2924 Brisbane QLD 4001