

Early release of super due to severe financial hardship

How to make a claim

	Claim type 1 (under or over preservation age but don't meet the criteria for claim type 2)	Claim type 2 (over preservation age)														
<p>1 Am I eligible?</p> <p>There are two types of claims for financial hardship. You must meet the criteria of one of the following claim types to be considered eligible. You'll need to know your preservation age, so refer to the table below.</p> <table border="1"> <thead> <tr> <th>Date of birth</th> <th>Preservation age</th> </tr> </thead> <tbody> <tr> <td>Before 1 July 1960</td> <td>55</td> </tr> <tr> <td>1 July 1960 - 30 June 1961</td> <td>56</td> </tr> <tr> <td>1 July 1961 - 30 June 1962</td> <td>57</td> </tr> <tr> <td>1 July 1962 - 30 June 1963</td> <td>58</td> </tr> <tr> <td>1 July 1963 - 30 June 1964</td> <td>59</td> </tr> <tr> <td>After 30 June 1964</td> <td>60</td> </tr> </tbody> </table> <p>If you're not eligible to claim under financial hardship you may still be able to access your super on compassionate grounds. Call DHS on 1300 13 10 60 or go to www.humanservices.gov.au for more information.</p>	Date of birth	Preservation age	Before 1 July 1960	55	1 July 1960 - 30 June 1961	56	1 July 1961 - 30 June 1962	57	1 July 1962 - 30 June 1963	58	1 July 1963 - 30 June 1964	59	After 30 June 1964	60	<p>You've received Australian Commonwealth income support payments for a continuous period of no less than 26 weeks, and</p> <p>You're in receipt of such payments on the date of your application for early release of your benefit, and</p> <p>You're unable to meet reasonable and immediate family living expenses and have not made a claim with Sunsuper for severe financial hardship in the past 12 months.</p>	<p>You've reached preservation age, and you've received Australian Commonwealth income support payments for a cumulative period of no less than 39 weeks since reaching preservation age, and</p> <p>You were unemployed or employed for less than 10 hours per week at the date of your application for early release of your benefit.</p>
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<p>2 How much can I claim?</p> <p>There are some payment restrictions that apply to the amount you can claim. In addition, a benefit payment fee and/or applicable taxes may be deducted from the benefit paid.</p>	<p>Maximum of \$10,000 before tax in any 12 month period.</p> <p>Minimum of \$1,000 before tax in any 12 month period. If balance is under \$1,000 the entire balance can be claimed.</p>	<p>No restriction</p>														
<p>3 What documents do I need?</p> <p>You'll need to gather these documents to support your claim.</p>	<p>A bank document (statement or online statement) showing your BSB, account number, account name and address. This cannot be more than 6 months old.</p> <p>Certified copies of identification documents. See page 2 for details.</p> <p>If your account balance is over \$10,000 please supply proof of outstanding debts such as overdue notices and bills that are no more than 60 days old.</p> <p>Any other documents to support your application.</p> <p>Centrelink Customer Reference Number</p>	<p>A bank document (statement or online statement) showing your BSB, account number, account name and address. This cannot be more than 6 months old.</p> <p>Certified copies of identification documents. See page 2 for details.</p> <p>Any other documents to support your application.</p> <p>Centrelink Customer Reference Number</p>														
<p>4 How do I apply?</p> <p>Your claim type will determine what sections of the attached application form you'll need to complete.</p>	<p>If your account balance is under \$10,000 complete sections 1, 2, 3, 4, 5, 7, 9 and 10 only</p> <p>If your account balance is over \$10,000 complete sections 1, 2, 3, 4, 5, 6, 7, 9 and 10 only</p>	<p>Sections 1, 2, 4, 7, 8, 9 and 10 only</p>														

Please return your completed application to Sunsuper GPO Box 2924 Brisbane Qld 4001

Please note:

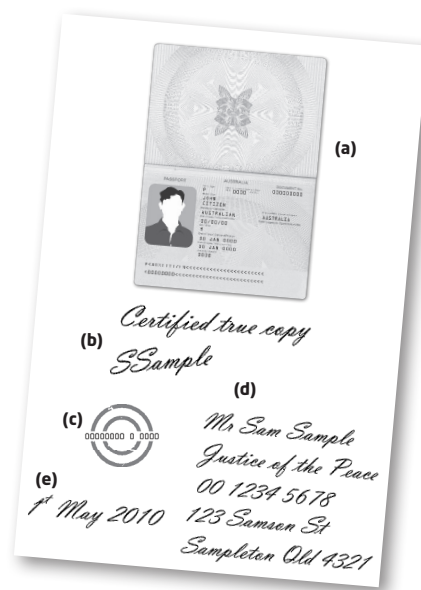
The Trustee can only assess your severe financial hardship claim based on the information you provide. Please read this information page before completing the *Severe financial hardship payment form*.

Supporting documentation

Refer to the *Proof of identity fact sheet* at sunsuper.com.au for further details.

How your proof of identity document should look

- Copy of the document that identifies you, (i.e. your driver's licence or passport),
- Displays 'Certified true copy of original document' written or stamped and signature of authorised person,
- Authorised person's stamp and registration number (if applicable),
- Name, qualification, phone number and address of authorised person, and
- Date of authorisation.



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:

- Sight the original and the copy to make sure both documents are identical, and
- Write or stamp 'certified true copy of original document' on each page of the copy, and
- Sign and print their name, qualification (e.g. Justice of the Peace, Australia Post employee), and the date on each page of the document. They should also include their stamp and/or registration number (if applicable).

Who can certify?

- Justice of the Peace (including Commissioner for Declarations)
- Police Officer
- One of the following with 2 or more years of continuous service:
 - Australia Post permanent employee
 - Financial Institution Officer e.g. bank employee
 - Australian Financial Services Licensee, authorised representative or officer.

For a full list of who can certify, please refer to the fact sheet on our website.

What is an acceptable identification document?

To verify your identity please attach a certified copy of:

- 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**
- 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.

Have you changed your name?

If you've changed your name and you haven't previously let us know, you'll need to complete a *Change of details form* and 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 other document satisfactory to us (linking document).

Important notes on identification

- We reserve the right to request additional information to verify your identity before paying your claim.
- We cannot 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.

Proof of debts

For debts you can provide rates notices, electricity bills, telephone bills, insurance, rent/board or outstanding credit card bills (only the minimum amount due will be considered in your application). Any evidence you provide must be either in your name or your dependant's name (mentioned on the form) and must be no older than 60 days from the date of issue. If you enter your spouse as a dependant on the form and provide bills that are in their name you must declare their income for these bills to be considered in the assessment of the claim. Quotes from a registered company can be accepted for immediate emergency living expenses. Please note we do not accept loan pay out figures, business bills and receipts as evidence of debts.

Personal Debts

If you're claiming a 'private' personal debt owed by you to a friend or relative as a debt in arrears, they must provide a Statutory Declaration (available from any Australia Post office) that includes:

- full name and address of the lender
- full name of the member (i.e. your full name)
- purpose of the loan
- amount of the loan
- date loan was made
- the current loan balance (amount outstanding)
- repayment terms.

NOTE: Proof of debt including proof of any 'private' personal debts you may have is not required for claim type 1 if your account balance is under \$10,000.

Privacy

The information you provide on your application for severe financial hardship will be used solely for determining whether you're experiencing severe financial hardship and are therefore eligible to receive a payment. The information provided will not be made available to any other person, except under an order of a court.

Please keep these important information pages for your records.

Severe financial hardship payment

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

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of the Sunsuper Superannuation Fund ABN 98 503 137 921

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

Call 13 11 84

Web sunsuper.com.au

Mail GPO Box 2924 Brisbane Qld 4001

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 the *Supporting documentation* information on the previous page.

Centrelink Customer Reference Number (CRN)*

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

Mailing address*

Suburb / Town* State* Postcode*

Country*

Preferred email address

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

Residential address (not PO Box) (if the same as above leave blank)

Residential address

Suburb / Town State Postcode

Country

Tax file number (TFN) (You only need to fill this section out if you haven't already given us your TFN).

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 as we are required to calculate tax at the highest marginal rate. If you're not sure if you have previously given us your TFN, you can add it below.

My TFN is

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's 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.

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's 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 don't 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 and we'll send you an acknowledgement of your intent to claim a tax deduction to use when doing your tax return.

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 

Severe financial hardship payment



This section allows you to show that your total liquid assets less your liabilities are under \$50,000 and your reasonable and immediate living expenses are unable to be met from your current income. If you are single, the questions listed below only relate to you. **If you have a family, then the questions below relate to your combined assets, income and expenses.**

6

Current financial details (Only complete this section if applying under claim type 1 and your account balance is over \$10,000).

If you're not sure of your account balance you can check it using *Member Online* or give us a call on **13 11 84**. Remember to include all your current financial details and income from all sources including Centrelink, DVA and any other Social Security benefits you receive.

Your liquid assets (the portion you actually own)

Investment properties	\$ <input type="text"/>
Savings	\$ <input type="text"/>
Vehicle(s)	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Other items - please specify below:	\$ <input type="text"/>
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
<input type="text"/>	
Total assets	\$ <input type="text"/>

Income (please provide evidence e.g. payslips, bank statement, Centrelink statement)

Weekly income including Centrelink payments (after tax)

You	\$ <input type="text"/>
Your partner	\$ <input type="text"/>
Your dependants	\$ <input type="text"/>
Other income - please specify below:	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total combined weekly income	\$ <input type="text"/>

Liabilities (Note: evidence e.g. bank statements not older than 60 days must be provided)

Home loan	\$ <input type="text"/>
Investment loan	\$ <input type="text"/>
Personal loans	\$ <input type="text"/>
Credit card	\$ <input type="text"/>
Other debts - please specify below	
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
Total liabilities	\$ <input type="text"/>

Living expenses (calculate weekly for both you, your partner and any dependants)

Rent/board/rates	\$ <input type="text"/>
Minimum credit card and loan repayments	\$ <input type="text"/>
Groceries	\$ <input type="text"/>
Vehicle (petrol/registration/maintenance and services etc.)	\$ <input type="text"/>
Electricity/gas/phone	\$ <input type="text"/>
Insurance (house/health/car)	\$ <input type="text"/>
School costs	\$ <input type="text"/>
Emergency funds e.g. medical expenses, repairs	\$ <input type="text"/>
Public transport	\$ <input type="text"/>
Other - Please specify below	
<input type="text"/>	\$ <input type="text"/>
Total expenses	\$ <input type="text"/>

Please turn over and continue

Severe financial hardship payment

7 Payment details

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

My bank account (electronic fund transfer)

If you would like your money deposited into your bank account please complete the sections below.

Financial institution

Account name

Type of account

BSB number Account number

AND I have attached: a bank document (copy is ok) no more than 6 months old, prepared by my bank showing my BSB number, account number, account name and address.

Cheque (this may take longer than payments made electronically)

Important: For us to pay your benefit into your bank account we require you to provide a bank document (e.g. statement or online statement). These documents must be current and no more than 6 months old and show your BSB, account number, account name and address. Copies of originals can be accepted and don't need to be certified. Your claim cannot be processed via direct transfer without this.

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'll pay you by cheque.**

8 Preservation age and employment declaration (claim type 2 only)

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

- I declare that I am at least my preservation age.
- I am unemployed or employed for less than 10 hours per week.
- I wish to apply under claim type 2.

Full name (print in BLOCK letters)*

Please note - you must also sign section 10 of this form in order for us to assess your application.

Member to sign here for claim type 2 only*

Date (dd/mm/yyyy)*

9 Application checklist

So that your application can be processed as quickly as possible, please complete the following checklist to ensure you've completed all of the necessary sections and all required information has been supplied.

This application form has been completed in full

The declaration(s) below have been signed and dated

I've included my Centrelink CRN in section 1

I've attached my certified proof of identity

I've included proof of outstanding bills and expenses (if required)

I've provided the date I ceased employment in section 2

10 Authorisation and declaration (all applicants)

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 for more information.
- I am a citizen or permanent resident of Australia or citizen of New Zealand.
- I authorise Centrelink to confirm with Sunsuper that my name, date of birth and Centrelink Reference Number (CRN) details supplied in this application form match Centrelink records. Additionally, to establish whether I qualify for the early release of superannuation on the grounds of financial hardship, I consent for Centrelink to confirm my receipt of an income support payment for the relevant period.
- 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 due to severe financial hardship. I do not require further information and authorise the withdrawal to proceed.
- I am unable to meet reasonable and immediate family living expenses and I do not have any assets (apart from my home) which could (reasonably and realistically speaking) be used or sold to cover this gap.

Full name (print in BLOCK letters)*

We aim to process all payments within 7 - 10 working days of receiving all the required information. In busy periods this may take longer.

Member to sign here*

Date (dd/mm/yyyy)*

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.

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