

How to make a retirement or unrestricted super claim

Did you know Sunsuper offers award winning retirement products to take the worry and the work out of funding your retirement lifestyle? If you're thinking about your retirement, why not give one of our Retirement Advice Specialists* a call, they will be able to give you advice at no cost, quickly over the phone, to help get your Sunsuper super and pension right.

Topping up an existing Sunsuper pension or looking to start a new Sunsuper pension?

For a copy of the right forms just visit [sunsuper.com.au](https://www.sunsuper.com.au) and follow the links to the retirement and pension information. Alternatively, give us a call on **13 11 84** and we'll help get your pension sorted.

If you ticked any of the boxes you are eligible to apply.

Am I eligible to make a claim?

Have/Are you:

- Reached your preservation age and retired permanently from work** (For this purpose, permanently retired can mean you don't intend to work 10 hours or more in any given future week).
- 60 or over and left your employer on or after turning 60** (You can make a retirement withdrawal if you have left employment, even if you plan to continue working elsewhere in the future).
- 60 or over and left your employer before turning 60** (You can make a retirement withdrawal if you've permanently retired. Permanently retired means you don't intend to work 10 hours or more in any given future week).
- 65 or over** (If you are aged 65 or over, you can make a retirement withdrawal at any time, even without leaving your employer).

Refer to the table below for your preservation age

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

OR

- Do you have unrestricted super funds?** Until you meet some specific requirements, access to most money in a super fund is restricted. However, some may be unrestricted and you can withdraw it. You can withdraw all of this amount, or part of it. You must withdraw at least \$500, unless your account is less than that and you are withdrawing the total balance. To determine if any of your super is unrestricted non-preserved and available to you before retirement, please refer to your Sunsuper annual statement or call **13 11 84**.

How do I apply?

Refer to the *Proof of Identity* factsheet at sunsuper.com.au for further details.

STEP 1 Obtain supporting documents

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

- 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. If you like, you can cover up your financial details. Your claim can't be processed by direct transfer without this.
- Have you changed your name?**
If you've changed your name and you have not previously let us know of your name change, you'll 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 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* form (a copy of the form for the year you intend to claim a tax deduction can be found on the forms page of the Sunsuper website - 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 the date on each page of the document.

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 and registration number (if applicable)

- d) Name, qualification and phone number of authorised person
- e) Date of authorisation

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.

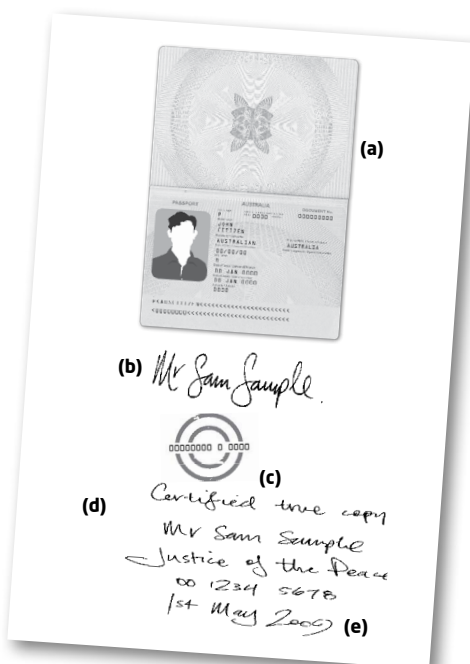
Who can certify?

- Justice of the Peace (including Commissioner for Declarations),
- Police Officer,
- One of the following with 2 or more years of continuous service:
 - 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'll 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'll 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.



Please keep these important information pages for your records.

Want your payment as quickly as possible?

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

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

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

Attach the required certified identification documents.

STEP 2

Complete the *Retirement and unrestricted super form*

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.

Section 3 - Your withdrawal reason

- Carefully select the option which best describes you.

Section 4 - Your withdrawal options

- Your payment may be delayed whilst we wait for the final contribution from your employer (if applicable) and information to come through from your previous employer.
- Money cannot be paid into a credit card account, third party account or an overseas account.
- If you want your payment made into your bank account you must attach a certified copy of a bank document (e.g. a statement) prepared by your bank showing your BSB, account number and account name which is no more than 6 months old.

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.

Retirement & unrestricted super

Important note: Only Australian or New Zealand citizens or permanent residents of Australia are permitted to claim for retirement or unrestricted superannuation using this form. For temporary residents, please refer to the temporary resident form available at sunsuper.com.au.

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 1 of the *How to make a claim* document.

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

Residential address (not mailing address)*

Suburb / Town* State* Postcode*

Country*

Preferred email address

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

Mailing address (if the same as above leave blank)

Mailing 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)

If you're not sure if you have previously given us your TFN you can add it below. You don't 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 page 3 of the *How to make a claim* document.

TFN

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)

Note: By attaching a separation certificate supplied by your employer, we can process your claim faster.

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 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):

/

3 Your withdrawal reason (Choose either option A or B)*

A. Unrestricted money

please refer to page 1 of the *How to make a claim* document for a definition of 'Unrestricted money'.

B. Retirement

To start a Sunsuper pension simply call 13 11 84 to speak to one of our qualified Member Advice Specialists*

If you have chosen option B select one of the following:

Reached your preservation age (see page 1) and permanently retired

For this purpose, permanently retired means you don't intend to work 10 hours or more in any given future week.

60 or over and left your employer on or after turning 60

You can make a retirement withdrawal if you've left employment, even if you plan to continue working elsewhere in the future.

60 or over and left your employer before turning 60 and permanently retired.

You can make a retirement withdrawal if you've permanently retired. Permanently retired means you don't intend to work 10 hours or more in any given future week.

65 or over

You can make a retirement withdrawal at any time, even without leaving your employer.

Please continue 

Retirement & unrestricted super

4 Your withdrawal options

Are you withdrawing all or just part of your money?

Total lump sum I would like to withdraw my total account balance.

Partial I would like to withdraw part of my account balance.

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)*.

Important: Your account balance is calculated by multiplying the number of units you have in each investment option by the unit price for each option. As the prices are calculated on a daily basis, the total amount transferred out of your Sunsuper account may be different to previously supplied balance estimates.

How would you like to be paid?

Deposit into my bank account Write either "total" or a \$ amount \$ Gross (before tax) **OR** nominate a percentage %

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 6 months old and show your BSB, account number and account name. Your claim cannot be paid directly into your account without this.

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'll 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 details you have provided. **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.**

Pay me by cheque Write either "total" or a \$ amount \$ **OR** nominate a percentage %

5 Checklist

We'll 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.

- | | |
|---|--|
| <input type="checkbox"/> Have you completed all of the mandatory fields on the form? | <input type="checkbox"/> Have you attached proof of your bank account details if you want us to deposit into your bank account? |
| <input type="checkbox"/> Have you attached your certified Proof of Identity documents including any linking documents if you have changed your name? Remember: Failure to provide certified copies of these documents will result in your payment being delayed. | <input type="checkbox"/> Have you read the How to make a claim pages and signed and dated this form? |
| | <input type="checkbox"/> If you're self employed and want to claim a tax deduction, have you attached the tax deduction form? |

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 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 release of my super. 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)*

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.

Member to sign here*

Date (dd/mm/yyyy)*

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