

How to make a claim

Please note:

If you have ceased work due to sickness or injury, call us on 13 11 84 before proceeding.



Am I eligible to make a claim?

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 the above boxes you are eligible to apply.

It's important to know that you may pay extra tax if you make a claim. Refer to ato.gov.au for more information on tax implications.

See step 1 below for details on how to apply.

STEP 1 How do I apply?

Get approval from Australian Taxation Office (ATO)

We cannot process your claim without approval from the ATO. For Sunsuper to allow the early release of your super on 'compassionate grounds' the **ATO must first be satisfied that your application meets the eligibility criteria**. The ATO will notify you in writing of their assessment of your application. You must attach **the approval letter from the ATO** when returning this form. To apply for approval or to find out more information, the ATO can be contacted on 13 10 20 or at ato.gov.au

STEP 2 Obtain supporting documents

Before you can apply you will need to obtain supporting documents. Please refer to page 2 of this form for more information.

Important information

It's important to note that Sunsuper no longer accept claims under severe financial hardship.

The Q230 and Q251 letters issued by the DHS for financial hardship claims WILL NOT qualify you for a compassionate grounds claim.

STEP 2 Obtain supporting documents Continued

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

- ATO approval letter,
- Certified proof of identity (see acceptable documents below),
- A copy of a document from your Australian bank or credit union (e.g. statement) showing your BSB, account number and account name which is no more than 12 months old. If you like, you can cover up your financial details. Copies of originals can be accepted and don't need to be certified. Your claim can't be processed by direct deposit without this. (If you've provided this previously it is not required unless your details have changed.)

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*, *Decree Absolute (Divorce Certificate)*, *Divorce Order* or other document satisfactory to us (linking document).

Do you intend to claim a tax deduction?

If you intend to claim a tax deduction, you can let us know by completing the online form in *Member Online*.

Please note to claim a tax deduction for years prior to 2017–18 you must have been self-employed. Visit ato.gov.au for more information.

What is an acceptable identification document?

To verify your identity please attach a certified copy of:

- A. Your current driver's licence, 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 Department of Human Services pension or health care card **AND** a current rates, electricity or gas notice (no more than three months old) or assessment from the Australian Taxation Office (no more than 12 months old) or a financial benefits notice from the Commonwealth, a state or a territory (no more than 12 months old) showing your name and current residential address.

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:

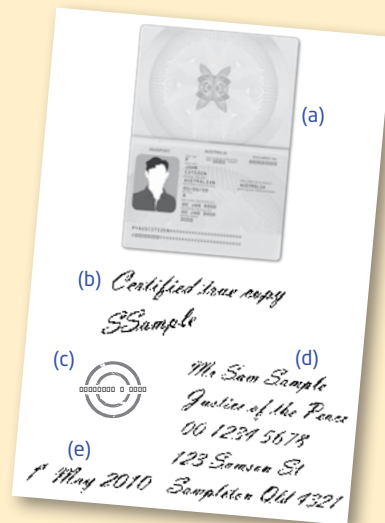
1. Sight the original and the copy to make sure both documents are identical, and
2. Write or stamp 'certified true copy of original document' on each page, and
3. Sign and print their name, qualification (e.g.

Justice of the Peace, Australia Post employee), and the date on each page of the document.

How your proof of identity document should look. (See example below.)

- 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.

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, including overseas certifiers, please refer to the *Proof of identity requirements* by visiting sunsuper.com.au/id.

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.

Providing your tax file number (TFN)

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.

Do you have insurance cover with your account?

It's important to check if you have insurance cover with your Sunsuper account before you complete this form.

If you do, and want to maintain your insurance cover in your Sunsuper account, you'll need to ensure there is enough money to pay for any future insurance premiums and you will need to make at least one eligible contribution every 12 months or advise us in writing via sunsuper.com.au/keepmyinsurance that you wish to retain your insurance cover.

For more information about when insurance cover stops refer to your *Product Disclosure Statement (PDS)*.

Refer to the *Proof of identity requirements* available at sunsuper.com.au/id for further details.

Please keep these important information pages for your records.

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 the ATO.

Make sure you provide **ALL** the requested bank or credit union account details (including your document, such as a statement, no more than 12 months old). A cheque payment could take an extra five days, plus posting time.

Remember to attach the required certified identification documents.

STEP 3 Complete the attached form

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

1,2 Personal details & Employment details

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

3 Claiming a tax deduction

Carefully consider if you want to claim a tax deduction on contributions you've made to your account first. Refer to ato.gov.au for more information.

Please note: To claim a tax deduction for years prior to 2017–18 you must have been self-employed.

4 Your payment amount

The amount you request here cannot be more than the amount approved by the ATO. Refer to ato.gov.au for information on tax implications.

5 Your payment details

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

If you want your payment made into your Australian bank or credit union account you must attach a copy of a document from your financial institution (e.g. a statement) showing your BSB, account number and account name, which is no more than 12 months old.

6 Checklist

Use the checklist to double check everything is complete.

7 Authorisation and declaration

Then read the statements and sign.

We can accept scanned copies of your form and your approval letter from the ATO, however all certified proof of identity documents must be mailed to Reply Paid 2924 Brisbane Qld 4001.

If you've provided certified proof of identity and bank or credit union documents previously, and neither your personal or account details have changed, these won't need to be resupplied for additional withdrawals.

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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 no longer accept claims under severe financial hardship. Q230 and Q251 letters issued by the DHS for financial hardship claims WILL NOT qualify you for a compassionate grounds claim.

Important: Please provide us with as much information as possible. Please tick box where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. *DENOTES MANDATORY FIELD.



13 11 84 | sunsuper.com.au
Reply Paid 2924 Brisbane Qld 4001

Member number
if already a member

1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Last name*	Date of birth (DD/MM/YYYY)*	Gender*
<input type="text"/>	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F

Street Address / PO Box*	Country of Birth*
<input type="text"/>	<input type="text"/>

Suburb/Town*	State*	Postcode*	Home phone number	Daytime phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Personal email address	Mobile phone number
<input type="text"/>	<input type="text"/>

Residential street address (if the same as above leave blank)*	Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other/previous names

Note: If you have changed your name, you'll need to provide a certified copy of a linking document. Please read the important notes on identification.

Tax file number (TFN) details

If you're not sure if we have your TFN you can add it below. You don't have to provide your TFN, however if we don't have your TFN, you may pay more tax than you need to. Before you supply your TFN, please read the TFN section on page 2 of the *How to make a claim* pages. If we do have your TFN you don't need to provide it again.

My TFN

Staying with Sunsuper? Let us find your other super for you

Tick and we'll use your TFN to search for any other super you may have with other funds or the ATO, to the extent the law allows. If we find money with the ATO, this will normally be transferred automatically to your Sunsuper account. If we find money with other funds, we'll be in touch to help you combine them.

2 Employment details

Please provide the name of your last employer*	Are you still working for this employer?*
<input type="text"/>	<input type="radio"/> YES <input type="radio"/> NO If No, what date did you finish?* (DD/MM/YYYY) <input type="text"/>

Please note if you ceased work due to sickness or injury call us on 13 11 84.

3 Claiming a tax deduction

Do you intend to claim a tax deduction?

I DO NOT intend to claim a tax deduction?

Go to - Section 3

I DO intend to claim a tax deduction?

If you intend to claim a tax deduction for contributions you paid to Sunsuper, please indicate the relevant financial year:

Relevant Financial Year (YYYY/YYYY)

Please note: If you intend to claim a tax deduction for voluntary after-tax contributions paid to your Sunsuper account, it's important you let us know **BEFORE** we make your payment. If you close your account, income tax laws don't allow us to complete any future requests for tax deductions. If you make a partial withdrawal or transfer, the maximum amount you can later claim a tax deduction for is the reduced contribution amount remaining with us. Just complete the *Notice of Intent to claim a tax deduction* form in *Member Online* and we'll send you confirmation to include with your tax return.

To claim a tax deduction for years prior to 2017-18 you must have been self-employed. Visit ato.gov.au for more information.

➔ Please continue over page

4 Your payment amount

How much would you like us to pay you? You can choose the total amount the ATO has approved for you or a lesser amount.

Please pay me:

the total the ATO approved amount (before tax)

—OR—

a lesser amount of: \$

before tax (gross)

—OR—

a lesser amount of: \$

after tax (net)

Note: the amount requested cannot be more than the amount approved by the ATO and result in your Sunsuper account being left with balance less than \$6,000 remaining at the time of processing. If you do, and want to maintain your insurance cover in your Sunsuper account, you'll need to ensure there is enough money to pay for any future insurance premiums and you will need to make at least one eligible contribution every 12 months or advise us in writing via sunsuper.com.au/keepmyinsurance that you wish to retain your insurance cover. If you choose a lesser amount than what's approved by the ATO, no additional payment will be made at a later date.

5 Your payment details

We will pay directly into your Australian bank or credit union account. Please complete the sections below for the account you would like us to pay to and provide proof of your account.

Financial institution

Name on the account

BSB number

Account number

AND I have attached:

a copy of a document prepared by my Australian bank or credit union showing my BSB number, account number, account name and address, which is no more than 12 months old. (Not required if you have previously provided proof of the above account unless your details have changed.)

Important: For us to pay your benefit into your Australian bank or credit union account we require you to provide a document from them, such as a statement or online statement. These documents must be current and no more than 12 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 account details you provide us.

If the bank or credit union rejects the payment of your money, or if you don't provide proof of your account, we'll pay you by cheque. Cheque payments are also available on request and may take longer than payments made electronically.

6 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.

Have you read the *How to make a claim* pages of this form, including impacts to my insurance and tax payable?

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

Have you completed this application form in full and signed and dated the authorisation and declaration below?

Have you attached your certified proof of identity documents including any linking documents if you changed your name?

If you want be able to claim a tax deduction, have you completed the *Notice of intent to claim a tax deduction in Member Online*?

Remember: The Q230 and Q251 letters issued by the DHS for financial hardship claims WILL NOT qualify you for a compassionate grounds claim.

7 Authorisation and declaration Sign this application form and return to Sunsuper:

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 any applicable tax from the benefit paid. I am aware of taxes that may apply.
- I have considered the fees and charges, impact 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.

Member to sign here*



Full name (print in BLOCK letters)*

Date (DD/MM/YYYY)*

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

Please return the form to Sunsuper
Reply Paid 2924 Brisbane Qld 4001