

Apply for a payment (compassionate grounds)

How to apply

This form and information sheet will help you apply for the payment of your super benefit.

IMPORTANT: Select *Apply for a payment (compassionate grounds)* from dropdown menu when uploading your form and documents



1 Check that you're eligible

You can apply to access your super benefit on 'compassionate grounds' if you need the money to pay for:

- medical expenses for you or your dependants
- partial payment of home loans to avoid foreclosure of the loan
- modification of a home or vehicle for you or your dependants suffering a severe disability
- the cost of palliative care for you or your dependants
- funeral costs for a dependant
- medical transport for you or your dependants.

If any of the circumstances listed above apply to you, you can apply to the Australian Taxation Office (ATO) for the release of your super benefit on compassionate grounds. The ATO will let us know if your application has been approved as well as letting you know via the MyGov portal. The ATO will also advise by either phone or text message (in addition to the letter in MyGov). You'll then need to apply to AustralianSuper. You can only apply for a payment on compassionate grounds if you are a citizen or permanent resident of Australia or New Zealand. You're not eligible to apply for a payment on compassionate grounds if you're a temporary resident in Australia.

2 Apply to the ATO

Call the ATO on 13 10 20 to find out if you're eligible to request the early release of your super benefit on compassionate grounds.

Detailed information on how to apply is available on their website at ato.gov.au

They will need to know your account balance

When you apply for the release of your super benefit, the ATO will ask you how much money you currently have in your account.

To find out the balance of your super account, log into your account at australiansuper.com or call **1300 300 273**.

Release of your super

If you have an unrestricted non-preserved or restricted non-preserved benefit in your super, funds will generally be withdrawn from these components before your preserved benefit component.



3 Apply to AustralianSuper

If the ATO approves your application, please complete the attached form and return it to us together with:

- the original or a copy of the ATO approval letter, and
- certified proof of your identity (ID), or authority for us to verify your ID electronically by ticking 'I want to use electronic verification' on page 5 of the application form.

See the next page for how you can certify documents.

Once we receive your completed form and certified documents (if you haven't given us permission to verify your identity electronically), it will usually take around five business days to process your request. Please note that we will need to receive formal approval from the ATO before we can process your application.

If you want to keep your insurance cover, you'll need to have enough money in your super account to pay for it. Cover can stop for many reasons. Read the 'When cover stops' section in the *Insurance in your super* guide to learn more at australiansuper.com/InsuranceGuide.

Claiming a tax deduction for personal super contributions



If you have made personal contributions during the year you might be able to claim a tax deduction. To claim a tax deduction for personal super contributions, you must send us a *Notice of intent to claim a tax deduction* form before you withdraw your super benefit or close your account. We can't accept your *Notice of intent to claim a tax deduction* form after an application for a benefit payment has been processed. To find out more about claiming a tax deduction for personal super contributions, see our *Tax and super* fact sheet at australiansuper.com/factsheets

Before applying for a payment...



It's important to consider:

- how it will impact your retirement
- if you'll pay more tax
- any impacts it will have on benefits you're receiving i.e. Centrelink, WorkCover etc

Former UK pension funds transferred into your account

If you've transferred a pension fund from the UK into your AustralianSuper account within the last ten years, we're required to report any payments or transfers to

HM Revenue & Customs in the UK. And if the UK Government considers you to be a UK tax resident at the time of payment or at anytime during the preceding ten UK tax years, you may have to pay tax to the UK Government. The UK Government will contact you regarding any tax you have to pay.

For more information on UK tax, contact HM Revenue & Customs directly at [hmrc.gov.uk](https://www.hmrc.gov.uk) or on 001144 3000 533 148. Please have your UK National Insurance number on hand.

How to certify your documents

Read this section if you choose to attach paper copies of certified documentation for providing proof of your identity. Alternatively, you can use electronic verification. See section 5 of this form for details.

1 Get your ID documents and photocopies ready for certification

Take both the ORIGINAL and a photocopy of your CURRENT driver licence, passport or government-issued proof of age card to someone who is authorised to certify ID (e.g. a pharmacist, a medical practitioner, a lawyer, a post office employee, a financial adviser or planner, or a police officer). If you are using your driver licence or government-issued proof of age card, you'll need to photocopy BOTH sides.

If you're withdrawing more than \$10,000 you'll also need to provide additional ID:

- Above \$10,000 and up to \$50,000: either a certified copy of ONE bill (e.g. power, phone) or bank statement with the same name and residential address as the claim issued within the previous 3 months.
- Above \$50,000 and up to \$75,000: Certified copies of TWO bills (e.g. power, phone) or bank statements with the same name and residential address as the claim issued within the previous 3 months.
- Above \$75,000: Certified copies of THREE bills (e.g. power, phone) or bank statements with the same name and residential address as the claim issued within the previous 3 months.

2 Ask them to certify your ID

To certify your ID, the authorised person needs to compare the photocopy to the ORIGINAL and include the following details on the copy:

- stamp or write 'I certify that this document is a true copy of the original sighted by me on this day [date], [month], [year]'
- their qualification (such as pharmacist)
- their name
- their registration number (if applicable), and
- their signature and the date it was signed.

Every page of the documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected.



For a list of who can certify your ID for, go to australiansuper.com/IDHelp for more information.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria 3001, collects your personal information (PI), to operate, and administer your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), our insurer (TAL Life Limited, ABN 70 050 109 450, AFSL 237848), our contact centre provider (Concentrix Services Pty Ltd), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third party service providers of your financial adviser.

Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on 1300 300 273.

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Important notes

1. If you withdraw your full account balance and your employer is still contributing to your account, your existing account will be closed. You will then be set up with a new account and member number, with new default insurance cover. This cover may be less than you have now and different terms and conditions may apply.
2. If your existing account is closed and a new super account opened, any insurance cover you apply for in addition to your default cover will be limited cover for at least two years and you may need to provide detailed health information.
3. Investment returns, tax, insurance and management costs will change the final amount paid.
4. You're not eligible to apply for a payment on compassionate grounds if you're a temporary resident in Australia.



Please complete in pen using CAPITAL letters and print (X) to mark boxes. You should read the Privacy Collection Statement on page 2 of this form to see how AustralianSuper uses your personal information.

1 Provide your personal details

Last name	Mr	Mrs	Ms	Miss	Dr
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First name/s	<input type="text"/>				
Date of birth	Male	Female			
<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Tax File Number	Member number				
<input type="text"/>	<input type="text"/>				

AustralianSuper is permitted to collect your Tax File Number (TFN) under the *Superannuation Industry (Supervision) Act 1993*. It's optional to provide your Tax File Number (TFN) but there are several advantages if you do, such as not paying more tax than you need to. For more information about providing your TFN, go to australiansuper.com/RefTFN.



Street address	<input type="text"/>				
Suburb	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Postal address (if different)	<input type="text"/>				
Suburb	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Telephone (business hours)	Telephone (after hours)	Mobile			
<input type="text"/>	<input type="text"/>	<input type="text"/>			

2 Provide withdrawal details

Please select (X) one of the withdrawal options below:

- ☐ **Total amount approved by the ATO:** Now complete Step 4.
This option may close your account and any insurance cover you have will cease.
- ☐ **A nominated amount below the amount approved by the ATO:** Complete the section below to provide withdrawal details.

The nominated amount is \$, ,

This option will keep your account open and any insurance cover you have will continue. Insurance cover can stop for other reasons, see the *Insurance in your super* guide at australiansuper.com/InsuranceGuide for a list of events that can make cover stop. Insurance costs are deducted monthly from your super account so you'll need to have enough money in your account to pay for it.

Additional payments will NOT be made at a later date.

2 Provide withdrawal details (continued)

Which investment option/s should be used to fund the payment?

Write the percentage you want to withdraw from each investment option below. If you leave this blank, your withdrawal will be made from your selected future contribution investment choice/s. If you don't have enough money in one or more of your selected options, the balance of your withdrawal will be pro-rated in proportion to the balance in each option.

High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Socially Aware	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Stable	<input type="text"/> <input type="text"/> <input type="text"/> %
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified Fixed Interest	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL MUST ADD UP TO 100%	<input type="text"/> <input type="text"/> <input type="text"/> %

Complete this section **ONLY** if you're invested in the Member Direct option

Do you want to sell all, or part of, your Member Direct investments to make this withdrawal?

(Please choose (X) one option only)

- ☐ **Yes** - You must sell any Member Direct investments you wish to withdraw and perform a cash transfer to your other investment options prior to submitting this form.
- ☐ **No** - You must maintain the minimum ongoing balance requirements as set out in the *Member Direct investment option* guide available at australiansuper.com/MemberDirect to continue using Member Direct.

3 Provide payment details

To have your money paid straight into your bank account, please provide your account details.

Account name - must be held in your name or jointly in your name

Name of bank or financial institution

Branch

BSB number

Account number

4 Confirm your approval letter

- ☐ I have attached the original or a copy of the ATO approval letter. I understand that the Fund will need to have received formal approval from the ATO in addition to the above.

5 Provide proof of your identity

Please complete (X) one of the options below.

- ☐ **Option 1 – I want to use electronic verification, and I've provided my identification details for TWO of the following documents listed below.**
- ☐ I also authorise AustralianSuper to disclose my name, residential address and date of birth to the credit reporting agency, Illion, for the sole purpose of verifying my identity, by giving you my Medicare, driver's licence or Australian passport details below. I understand that Illion will confirm with AustralianSuper whether my personal information (in whole or in part) matches their credit information file. I also understand that they will not share any other information from my credit file with AustralianSuper.

I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third-party systems.

Fill out any TWO of the following:

1. Full name as appears on my Medicare card		
<input type="text"/>		
My Medicare number is	Valid to	My reference number on this card is
<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Full name as appears on my driver licence		
<input type="text"/>		
Licence number	Card number ¹	¹ Visit australiansuper.com/IDHelp to find the card number on your driver licence.
<input type="text"/>	<input type="text"/>	
State of issue	Expiry date	
<input type="text"/>	<input type="text"/>	
3. My Australian passport number is		
<input type="text"/>		
Place of birth (as shown on your passport)		
<input type="text"/>		
Country of birth (not shown on your passport)		
<input type="text"/>		
Family name at birth (not shown on your passport)		
<input type="text"/>		

- ☐ **Option 2 – I want to attach certified paper copies of my documentation**
- I have attached correctly certified photocopies of my original driver licence, passport or government-issued proof of age card.
- Please note that each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to australiansuper.com/IDHelp
- ☐ I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.

See page 2 of this form for information about how to have your documents certified.



6 Benefit payment checklist

- ☐ Have you checked you are eligible for payment or rollover?
- ☐ Have you completed **Section 5 Provide proof of your identity**
- ☐ Are you claiming a tax deduction for any personal contributions? If so, refer to page 1 for more information.
- ☐ Have you completed all the required sections and signed this form?

7 Sign this form

I have read the Privacy Collection Statement as set out on page 2 of this form, and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.

I understand if I withdraw my whole account balance this will close my AustralianSuper account and any insurance cover will end. AustralianSuper will no longer have any responsibility for the account.

I understand if AustralianSuper receives any contributions after my account has been closed a new account will be opened for me.

I understand that if I claimed a lesser amount than the ATO approved, no additional payments will be made at a later date.

I understand that the Fund cannot process my application until they have received formal approval from the ATO.

Sign here



Date _____

D	D	M	M	Y	Y	Y	Y
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Print full name

[illegible]

8 Send this form to us

Please send this form with your ATO approval letter and proof of your identity (if you haven't opted for electronic verification) to AustralianSuper, GPO Box 1901 MELBOURNE VIC 3001. Or you can upload scanned copies of your completed form and certified identification at australiansuper.com/upload-document



Note to advisers:

If you're submitting this form on behalf of a client, please avoid submitting multiple forms at the same time. Submit rollover or transfer-out forms individually to ensure efficient processing within 3 business days.

