

Super Savings

How to make a claim

Early Release of Super on Compassionate Grounds

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 Australian Retirement Trust 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

The Q230 and Q251 letters issued by the DHS for financial hardship claims **WILL NOT** qualify you for a compassionate grounds claim. Please contact Australian Retirement Trust to discuss your options.

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.

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.

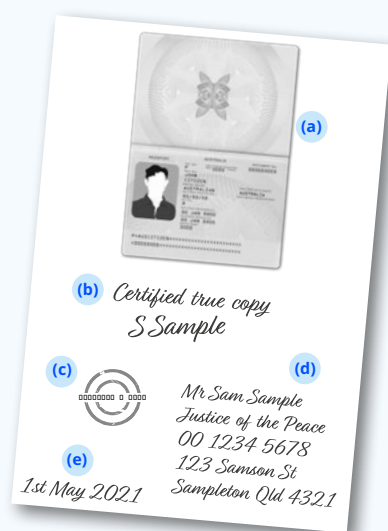
What do we mean by certified?

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' within the last 12 months. 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 australianretirementtrust.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.

Note: You can also give your consent to Australian Retirement Trust to use Equifax to verify your identity electronically when your identification documents may not be sufficient for us to process your request.

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 Super Savings account before you complete this form.

If you do, and want to maintain your insurance cover in your Super Savings 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 australianretirementtrust.com.au/keep-my-insurance that you wish to retain your insurance cover.

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



For further details refer to the Proof of identity requirements at australianretirementtrust.com.au/id
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.

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 Confirming your identity

You can use this section to give your consent to Australian Retirement Trust to use Equifax to verify your identity electronically when your identification documents may not be sufficient for us to process your request.

7 Checklist

Use the checklist to double check everything is complete.

8 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.

This page has been left intentionally blank.

Super Savings 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.

Q230 and Q251 letters issued by the DHS do not qualify you for a compassionate grounds claim. Please contact Australian Retirement Trust to discuss your options.

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

Member number

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="text"/> M <input type="text"/> F		
Street Address / PO Box*				
<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				
<input type="text"/>				

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

You are not required to provide your TFN. If we do not have your TFN, you may pay more tax than you need. To provide or update your TFN, please complete this via Member Online or a Tax File Number Notification form. Before you supply your TFN, please read the TFN section on page 2 of this form. If we do have your TFN, you are not required to provide it again.

2 Employment details

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

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?	Relevant Financial Year (YYYY/YYYY)
<input type="text"/> I DO NOT intend to claim a tax deduction?	<input type="text"/>
<input type="text"/> I DO intend to claim a tax deduction?	<input type="text"/>

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

Please note: If you intend to claim a tax deduction for voluntary after-tax contributions paid to your Super Savings 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.

[Go to - Section 4](#)

[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. Where your account balance falls below \$6,000 after this payment is made and you want to maintain your insurance cover in your 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 australianretirementtrust.com.au/keep-my-insurance 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

If your payment is approved we will pay directly into your Australian bank or credit union account. Please also be aware that money can't be paid into a credit card account, third party account or an overseas 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, and is no more than 12 months old.

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. The document must be current and no more than 12 months old and show your BSB, account number, account name and address. A copy of the original document can be accepted and doesn'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 and may take longer than payments made electronically.

6 Confirming your identity

Before you're able to withdraw money from your super account, by law, Australian Retirement Trust needs to verify your identity. This is why we request that you provide us with a certified copy of your driver's license or passport. In some cases, identification documents may not be sufficient for us to process your request, for example, if they have not been correctly certified. This can result in delays in processing your payment while we contact you for further information.

With your consent, Australian Retirement Trust can use Equifax IDMatrix to verify your identity electronically. This program uses data held in places such as the Electoral roll, White pages, Department of Transport, the Passport Office, and Equifax credit information files to verify your details.

As part of the electronic verification process, your document details (for example, your driver's licence number) will be submitted to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows organisations to compare a customer's identification with a government record. More information about the DVS is available on their website dvs.gov.au

By checking this box, I consent to my identity being verified electronically. I acknowledge that the document details I provide as evidence of my identity will be checked with the relevant body. This includes consent for the personal information you have provided, such as name, date of birth and residential address, to be verified against personal information contained in your credit information file. Note that Australian Retirement Trust will not access your credit related information such as credit card and loan applications.

If you don't want us to be able to verify your identity electronically if required, that's fine too. Make sure you read the information at australianretirementtrust.com.au/id for acceptable identification documents and certification requirements.

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

If you want be able to claim a tax deduction, have you completed the Notice of Intent to Claim a Tax Deduction form in Member Online?

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

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

Remember: The Q230 and Q251 letters issued by the DHS do not qualify you for a compassionate grounds claim. Please contact Australian Retirement Trust to discuss your options.

➔ Please continue over page

Authorisation and declaration

Sign this application form and return to Australian Retirement Trust:

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 Australian Retirement Trust, I hereby release Australian Retirement Trust 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
Australian Retirement Trust
Reply Paid 2924 Brisbane Qld 4001

We are committed to respecting your privacy and take protecting the privacy of personal information seriously. Our Privacy Policy sets out how we do this including how we collect, hold and disclose personal information. For a copy of the Privacy Policy, please visit australianretirementtrust.com.au/privacy or call 13 11 84.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063