



# Early access to associate preserved superannuation benefit

## Benefit application form & information

Before completing this benefit application form, you are advised to read our **Product Disclosure Statement** and **The facts about PSS early release**, available from [www.pss.gov.au](http://www.pss.gov.au) or by calling us on 1300 000 377.

This application is to be used by associate preserved benefit members of the Public Sector Superannuation (PSS) Scheme who are seeking early access to their compulsorily preserved benefits on the ground of severe financial hardship or specified grounds, as defined under the *Superannuation Industry (Supervision) Regulations 1994*. Early release under these provisions can only be approved:

- a. on provision of specified documentary evidence that the applicant is personally in receipt of a defined Commonwealth income support payment; and  
and
- b. where release is necessary to meet proven reasonable and immediate family living expenses.

This form should also be used to advise payment arrangements for any early access to associate preserved benefits granted under a determination made by the Department of Human Services (DHS), which approves early release on specified grounds.

**Important note:** preserved benefit members who access their benefits under these provisions forfeit their pension entitlement.

## Explanatory notes

### Important

Before completing this benefit application form, you are advised to read the **Product Disclosure Statement** and **The facts about PSS early release** available at [www.pss.gov.au](http://www.pss.gov.au).

### Release of superannuation

Your superannuation is an investment for your retirement. For this reason, the government requires that a portion of your superannuation be 'preserved', or not accessible, until you reach your 'preservation age'.

Under limited circumstances you may be allowed to access your benefit prior to preservation age.

The PSS follows the guidelines on early release issued by DHS.

### Financial hardship release

The PSS can only release a portion of your benefit on financial hardship if:

- > you have been on Commonwealth income support for an extended continuous period and
- > you are able to demonstrate financial hardship.

### DHS releases

If you do not qualify for early access to your superannuation benefits on severe financial hardship grounds, you may consider asking DHS to approve the release of benefits on specified grounds. Some examples of the types of expenses you may be able to claim include:

- > medical expenses
- > renovations to your home necessitated by severe disability
- > mortgage payments, to prevent loss of your home.

All enquiries regarding applications for early release on these grounds should be directed to DHS on **1300 131 060**. An application form is also available from their website at [www.humanservices.gov.au](http://www.humanservices.gov.au).

If you have already received a DHS approval for the release of your benefit, you only need to complete **Sections A, C, D and E** of this application. Identification documents as listed in **Section F** are also needed.

You do not need to complete **Section B**, which deals with the release of benefits on financial hardship.

You will need to supply a copy of your DHS approval letter with your application.

If you are claiming a DHS release, then go to the section entitled **Completing the application** of the notes.

### Commonwealth income support

To qualify for early access to your superannuation benefit, at the date of application you must have been on Commonwealth Income Support for a continuous period of 26 weeks, or 39 weeks.

Some support payments include:

- > income support supplements
- > service pensions
- > social security benefits
- > social security pensions.

Family allowance, Austudy payments or youth allowance payments in relation to full-time study are not eligible.

To ensure you have been receiving an income support payment for an appropriate period, please complete the authority in Section B to allow us to confirm your details with Centrelink.

If you are receiving a benefit from the Department of Veterans' Affairs, you must include, with your application, a statement from them. This statement is only valid for 21 days from the date on the statement and must refer to you and not to other members of your family.

### Financial hardship

In order to qualify for a release of your superannuation, you must be able to demonstrate that you are in financial hardship.

Financial hardship means that you are unable to meet reasonable and immediate family living expenses.

An immediate expense is considered to be one that is due and payable at the time that you complete this application. Generally speaking, future expenses will not be considered unless the expense is urgent in nature and will undoubtedly become payable very soon.

Specific guidelines on common types of expenses are shown below, in the section entitled **Release guidelines**.

### Assets

The guidelines issued by DHS state that one aspect of whether a member is in financial hardship is whether they have assets that could reasonably and realistically be sold to meet expenses.

For this reason we may not release money on hardship grounds if you have more than \$50,000 in assets.

To assist us in determining your assets, you will need to complete the Income and expenditure statement in Section B.

Note that your principal place of residence (generally, the family home) is excluded from this evaluation.

You should value any assets at resale, not replacement value. For example, if you are valuing a car, the value is the price that you could sell the car for, not the cost of buying a new, similar, car.

## How much can be released

We can only release a maximum of \$10,000 gross in any 12-month period.

Only one payment may be made in any 12-month period.

## Documentary evidence

We require you to provide enough current and valid documentary evidence to substantiate your claim for financial hardship. The evidence must include bills no older than 21-days old.

## Release guidelines

This section details some common types of expenses, and how they will generally be treated. These are guidelines only. If you have any questions on whether or not you can claim specific expenses, please call us on **1300 000 377**. Furthermore, any release will be subject to the new proportioning rules. These rules require that your taxable and tax-free components be spread in equal proportions across those parts of the benefit payment you receive as cash.

### Personal loans from family or friends

Please note: personal loans from family or friends will not be considered as evidence of immediate expenses associated with everyday living.

### Credit cards and other loans

If you have not claimed a release on financial hardship in the past from the PSS in which you claimed credit card or loan debts as an expense, we may release enough money (up to the \$10,000 limit) to enable you to reduce the outstanding balance on your credit cards.

If you have claimed credit cards or loans as expenses on a previous release on financial hardship grounds, we will only pay the minimum outstanding monthly payment that is due at the date that you applied for the release.

You should include copies of your last three credit card or loan statements in your application. Please do not use highlighters or blackout pens as we need to assess the information on the statements.

## Regular bills

Expenses for utilities, such as gas, water, electricity and so on, will generally be approved provided that the release is to cover amounts due at the date of your application. You will need to include copies of your outstanding bills.

The following expenses would also generally be approved under similar circumstances, with sufficient documentary evidence:

- > rates or body corporate expenses
- > motor vehicle registration or insurance
- > medical, home and contents and similar insurance premiums.

## Motor vehicle repairs and purchases

Funds for the purchase of a motor vehicle will not be approved except in exceptional circumstances.

Such circumstances may apply, for example, if you live in a remote area and rely on a private vehicle for transport. Please supply a statutory declaration stating why the vehicle is essential.

We may approve payments for repairs to a motor vehicle where they are required to make the vehicle roadworthy. If you are claiming on these grounds, you will need to provide a quote.

## Education expenses

Provided you supply appropriate documentation, we may release funds to meet continuing educational expenses for yourself or your immediate family where these are due and payable in the near future or at the date that you make your application. Private school fees can only be released once.

## Medical expenses

We will generally release funds for necessary and outstanding medical bills where documentary evidence is given.

For urgent medical treatment that will be undertaken in the near future, you should supply an estimate of the cost involved, which should also state the urgency of the work, from your medical practitioner.

If you have substantial medical costs, you should contact DHS on **1300 131 060** as they can authorise the release of superannuation amounts in excess of \$10,000.

## Mortgage payments

We will generally only release funds to cover minimum outstanding amounts.

If you are in danger of foreclosure on your mortgage, you should contact DHS on **1300 131 060**.

## Establishing a household

We may release funds to cover the cost of establishing a household.

We will examine such claims on a case-by-case basis, taking into account the circumstances of the individual. You must provide a Statutory Declaration stating the items needed and the reason you need them. Please note: this applies to essential household items only and limits apply depending on the item.

General shortfall in living expenses: We cannot release money to cover a general shortfall between your income and your expenses. A release can only be approved to cover specific outstanding expenses.

## Discretionary expenditure

We will not release money to cover the cost of discretionary items.

Examples of such items include televisions, music systems, computers and internet access.

## Completing the application

Following are some notes to assist you in completing each section of the benefit application.

### Section A–Personal details

Please complete all boxes in this section.

The postal address you show is where all correspondence will be sent.

A contact phone number or email address is also needed in case we need to contact you regarding your application. This will help avoid delays in payment.

### Section B–Application for early access to your superannuation benefit on the grounds of severe financial hardship

You do not need to complete this section if you have an approval letter from DHS for the release of your benefit. You should proceed to Section C.

If you are completing this section, you may need to refer to the notes above regarding your assets and the type of expenses that are acceptable under the guidelines.

Note that this section of the application is a statutory declaration and you must sign this section and have it witnessed by a person qualified to do so. A list of qualified people is shown in this section of the application at Note 1. Penalties exist for false or misleading declarations.

You must also sign the authority and give your Centrelink reference number to confirm that you have been on Commonwealth income support for a continuous period of 26 weeks or 39 weeks if you are over 55.

This section also asks you to nominate a NET (after tax) amount of your superannuation to be released.

This figure will not exceed \$10,000 gross. Please note that tax will be deducted from this amount. You are also required to state the purposes for which released monies will be spent. You must also supply documents to support your application.

You need to provide an estimate of your family assets and complete the Income and expenditure statement in Section B.

### Section C–Application for early access to your superannuation benefit on specified grounds.

You only need to complete this section if you have a letter authorising the release of funds from DHS.

Please complete all boxes and enclose a copy of the DHS letter with your application.

### Section D–Payment arrangements

We can only pay your benefit into an Australian account held in your name. If it's a joint account, one of the names listed must be yours.

### Section E–Taxation matters

#### Your tax file number (TFN)

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, we are required to deduct PAYG tax at the top marginal rate plus the Medicare levy from benefits if a person does not supply a tax file number (TFN).

If you have not been issued a TFN you should lodge an *Australian Taxation Office Application/Enquiry form* with the Taxation Office. Forms are available at all Taxation Offices. You must supply proof of identity at the time you lodge the form.

### Section F–Identification requirements

To protect against fraud, money laundering, terrorism financing and safeguard your benefit, we need you to supply documentation to prove your identity before we can process your benefit request.

You need to supply certified copies of four identifying documents listed in Section F on the application form. The person certifying the documents must confirm that the documents are true copies, and that you are the valid holder of the identification.

We will store copies of identification electronically in a secure environment and securely destroy the paper copies. We will use all copies only for the purpose of confirming your identity.

## Privacy

PSS and its Administrator, ComSuper are collecting the information on this form for the following reasons:

- > to confirm your identity
- > to assess your eligibility for payment of the benefit
- > to pay your benefit
- > to contact you

ARIA and ComSuper are committed to protecting any personal information we hold about you. Your information will not be used for any other purpose or disclosed to another party unless:

- > you authorise us to do so
- > the disclosure is authorised by law. This may include disclosing your personal information to other government agencies that have specific legislative authority to collect this information as required by policy and legislation. We will not disclose your personal information to these agencies unless it is lawful to do so.

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# Application for early access to your superannuation benefit

## SECTION A Personal details

Reference number (AGS)

Salutation  Mr  Mrs  Ms  Miss  Other

Surname

Given name(s)

Date of birth  <sup>D</sup>  <sup>D</sup> /  <sup>M</sup>  <sup>M</sup> /  <sup>Y</sup>  <sup>Y</sup>  <sup>Y</sup>

PREVIOUS NAME - IF CHANGED

Surname

Given name(s)

If you have changed your name, please supply documents that confirm both your previous and current name; such as, marriage certificate, birth certificate, or deed poll (name change) certificate. Certified copies are acceptable.

Address

RESIDENTIAL ADDRESS

SUBURB STATE POST CODE

POSTAL ADDRESS

SUBURB STATE POST CODE

Phone number

BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

Email address

@



3. The purposes for which the released monies will be used are as follows

Purpose of release monies	1.	<input type="text"/>	\$	<input type="text"/>
	2.	<input type="text"/>	\$	<input type="text"/>
	3.	<input type="text"/>	\$	<input type="text"/>
	4.	<input type="text"/>	\$	<input type="text"/>
	5.	<input type="text"/>	\$	<input type="text"/>
	6.	<input type="text"/>	\$	<input type="text"/>
	7.	<input type="text"/>	\$	<input type="text"/>
	8.	<input type="text"/>	\$	<input type="text"/>
	9.	<input type="text"/>	\$	<input type="text"/>
	10.	<input type="text"/>	\$	<input type="text"/>

4. The value of my total assets (excluding the value of the equity in my principal place of residence) is

\$  .

Declaration has been made at:

Signature and date

SIGNATURE

Date signed

/   /

**Details of the person before whom the declaration is made (PLEASE PRINT):**

Salutation  Mr  Mrs  Ms  Miss  Other

Surname

Given name(s)

Address

SUBURB  STATE  POST CODE

Qualifications

Note: Provision exists for penalties to be applied where false declarations are made in respect of claim for benefits.

Signature and date

SIGNATURE

Date signed

/   /

For details on who can witness this declaration please refer to information in Section F on page 12.

Section B continued over page

## Statement of fortnightly household income and expenditure

The figures you provide should reflect your household's current situation. If you have a partner their income and expenditure also needs to be included. These items are a guide; you may include other items.

### Expenses

<b>1. Housing</b>	Rent	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	First mortgage	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Second mortgage	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Land rates	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Water rates	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Home & contents insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	House repairs	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	House replacements	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Strata plan levies	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total (1):</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>2. Utilities</b>	Electricity	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Gas	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Heating (other than gas/electricity)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Telephone	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total (2):</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>3. Transport</b>	Petrol	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Repairs	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Registration	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Licence	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	NRMA or similar	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Fares (bus, train, ferry)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total (3):</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section B continued over page

<b>4. Other repayments</b>	Car	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Bank cards	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Credit cards	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Store accounts	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Finance companies	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Loans	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Rentals	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total (4):</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>5. Food</b>	Groceries	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Meat	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Fruit and vege	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Milk and bread	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Lunches	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Pet food	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total (5):</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>6. Medical</b>	Health insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Doctor/dentist	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Chemist/vitamins	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Optometrist	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Other (specify)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total (6):</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>7. Transport</b>	Education	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	School fees	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Uniforms/school bags	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Excursions/sports	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Stationery/books	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Childcare	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total (7):</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Section B continued over page

<b>8. Other</b>	Maintenance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Life insurance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Savings	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Clothing/haircut	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Union fees	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Entertainment	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Sport	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Holidays	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Gifts	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Alcohol	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Cigarettes	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Laundry	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Gambling	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Vet fees	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Personal spending	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Total (8):</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

**Total Expenditure (1-8):** \$

<b>Your fortnightly income (less tax)</b>	Centrelink benefits	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Compensation	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Board	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Annuity (e.g. pension or allowance)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Maintenance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Other	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total income::</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

<b>Your partner's fortnightly income (less tax)</b>	Centrelink benefits	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Compensation	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Board	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Annuity (e.g. pension or allowance)	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Maintenance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Other	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<b>Total income::</b>	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## SECTION C Application for early access to superannuation benefit on specified grounds

I,

hereby apply for part of my superannuation benefit from the PSS scheme amounting to the sum of\*

\$

\* The amount to be released must be equal to the amount specified in the DHS determination. DHS may specify either a gross (before tax) or net (after tax) amount when approving release.

following approval by DHS for early release on specified grounds.

I have enclosed the written determination by DHS that I have satisfied the condition of release of my superannuation benefit on specified grounds.

I request that part of my benefit released on specified grounds by DHS be paid into the account shown Section D of this application.

Signature and date  Date signed

## SECTION D Payment arrangements

Type of financial institution  Savings bank  Building society  Trading bank  Credit union

Name of institution

Name of account holder

Branch location

Branch (BSB) number  -

Account number

**Note:** Unless you specify in writing, your taxed components will be released first. If the BSB number or account number you have provided is incorrect, the payment will not be accepted by your financial institution. If you have any doubts what your correct BSB number or account number is, you should confirm these details with your financial institution before including them in this form.

The information I have supplied is true and correct.

Signature  Date signed



## SECTION F Identification requirements

To protect against fraud, money laundering, terrorism financing and safeguard your benefit, we need you to supply documentation to prove your identity. Under some circumstances we may request further information from you.

You will need to supply certified copies of one document from **column A** in the table below AND certified copies of three documents from **column B**.

A	B
Passport (current or expired by less than two years)	Medicare card
Birth certificate or extract, issued by an Australian or foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A current statement from a financial institution with the same address and name as on the application and not more than three months old. This statement must be the account that you are requesting payment into
Birth card issued by a state registry of births, deaths and marriages	Copy of an electricity bill with the same address and name as on the application
Australian citizenship certificate	Copy of a telephone bill with the same address and name as on the application
Current drivers licence or permit issued by state or territory or foreign government	Copy of a gas bill with same address and name as on the application
Current identification card issued to a public sector employee	Copy of a rates bill with same address and name as on the application
An identification card issued to a student at a tertiary education institution	Valid credit card
Pension or other social security benefit card	A document from column A not yet provided
Proof of age card issued by a state or territory, containing your photograph	Copy of a tax return letter from the Australian Taxation Office with the same address and name as on the application
A national identity card, containing your photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A letter from Centrelink or Department of Veterans' Affairs with the same address and name as on the application
Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	

For example, you could supply a copy of your birth certificate (from **column A**) and copies of your Medicare card, a phone bill and an electricity bill (from **column B**).

If you are supplying copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy. We will store copies of identification electronically in a secure environment and securely destroy the paper copies. We will use all copies only for the purpose of confirming your identity.

Certification must appear on the front of the documents. All copies of documents supplied must be certified as true and correct copies of the original by one of the following:

- > a legal practitioner enrolled on the roll of a supreme court or the high court of Australia
- > a judge or magistrate of a court
- > a chief executive officer of a Commonwealth court
- > a registrar or deputy registrar of a court
- > a Justice of the Peace (JP)
- > a notary public
- > a police officer
- > an agent or a permanent employee of the Australian Postal Corporation with two or more years of continuous service in an office supplying postal services to the public
- > an Australian consular officer or an Australian diplomatic officer
- > a finance company officer with two or more years of continuous service with one or more finance companies
- > a person employed by, or an authorised representative, of the holder of an Australian financial services licence with two or more continuous years of service
- > a member of the Institute of Chartered Accountants of Australia (ICA), Certified Practising Accountants (CPA Australia) or National Institute of Chartered Accountants (NIA) with two or more years of continuous membership.

For a full list of certifying authorities, visit the Comlaw website at [www.comlaw.gov.au](http://www.comlaw.gov.au).

The certifying authority also must confirm in writing that you are the valid holder of the identification that you are presenting and that any copies are true copies of the original.

The certification must include the name, address, occupation, phone number and registration number (if applicable) of the certifying authority.

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## SECTION G Member checklist

- Have you:
- read all the explanatory notes, received a benefit estimate, and any other information you require to make an informed decision
  - filled in all the sections applicable to you
  - attached a copy of the death certificate
  - completed the Relationship Details questionnaire and provided your marriage certificate or a registered relationship certificate and/or any statutory declarations
  - completed the details regarding any children and/or students, and provided birth certificates and student forms
  - signed the Declaration
  - attached certified copies of documents to prove your identity

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END FORM

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