



PSS Early access to superannuation benefit

Benefit application form & information

Before completing this benefit application form, you are advised to read our **Product Disclosure Statement** and the **The Facts about PSS early release**, available from www.pss.gov.au or by calling us on 1300 000 377.

This application is to be used by contributing and preserved members of the Public Sector Superannuation (PSS) Scheme who are seeking early access to their benefits on the ground of **severe financial hardship or specified grounds**, as defined under the Superannuation Industry (Supervision) Regulations. 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
- b. 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 superannuation benefits granted under a determination made by the Australian Prudential Regulation Authority (APRA), which approves early access on specified grounds.

Important note: Preserved benefit members who access their benefits under these provisions forfeit their pension entitlement, unless you have a later period of contributory service before retirement.

Please note that if you are a contributing member we may contact your employer to verify employment history and salary.

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

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 the Australian Prudential Regulation Authority (APRA).

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.

APRA releases

If you do not qualify for early access to your superannuation benefits on severe financial hardship grounds, you may consider asking the Australian Prudential Regulation Authority (APRA) 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 APRA on **1300 131 060**. An application form is also available from their website at www.apra.gov.au

If you have already received an APRA 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 required.

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 APRA approval letter with your application.

If you are claiming an APRA 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 if you are over 55 (at the application date).

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 APRA 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.

If you are a contributing member, you can access any of your taxed components – this includes your member component, undeducted contributions, taxed productivity, Fund earnings on your benefit and any taxed transfer values.

If you are a preserved benefit member, you can access any portion of your benefit.

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

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 3 credit card or loan statements in your application.

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

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.

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 provide a Statutory Declaration stating why the work is essential.

Education expenses

Provided that you provide appropriate documentation, we may release funds to meet 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 provided.

For urgent medical treatment that will be undertaken in the near future, you should provide 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 could consider contacting APRA 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 APRA 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 example, taking into account the circumstances of the individual. You must provide a Statutory Declaration stating the items required and the reason you require them.

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 purchase of discretionary items.

Examples of such items include televisions, stereos and computers.

Completing the application

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

Section A–About yourself

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 required 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 APRA 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. You are also required to state the purposes to which any released monies will be put. You must also enclose any documents that you are providing in support of your application.

Please note that tax will be deducted from this amount.

You also need to provide an estimate of your 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 APRA.

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

Section D–Payment arrangements

This section is where you nominate the account where you want your benefit to be paid.

Please ensure that the information here is correct, as delayed payment may result if it is not.

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 provide 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 provide 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 provide documentation to prove your identity before we can process your benefit request.

You need to provide certified copies of four identifying documents listed in Section F on the application form. The person certifying the documents must attest 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.

If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy.

Privacy

ARIA 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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Alliance

PSS Application for early access to your superannuation benefit

SECTION A - About yourself

Reference (AGS) number	<input type="text"/>						
Title (please tick one)	<input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="text"/>						
YOUR NAME Surname	<input type="text"/>						
Given name/s	<input type="text"/>						
Your date of birth	<table border="0"> <tr> <td>DAY</td> <td>MONTH</td> <td>YEAR</td> </tr> <tr> <td><input type="text"/></td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table>	DAY	MONTH	YEAR	<input type="text"/>	<input type="text"/>	<input type="text"/>
DAY	MONTH	YEAR					
<input type="text"/>	<input type="text"/>	<input type="text"/>					
PREVIOUS NAME - IF CHANGED Surname	<input type="text"/>						
Given name/s	<input type="text"/>						
If you have changed your name, please provide 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.							
YOUR CONTACT DETAILS Postal address	<input type="text"/>						
	<input type="text"/>						
	STATE POSTCODE						
	<input type="text"/>						
Residential address	<input type="text"/>						
	<input type="text"/>						
	STATE POSTCODE						
	<input type="text"/>						
Home phone number	<input type="text"/>						
Mobile phone number	<input type="text"/>						
Email address	<input type="text"/>						
	<input type="text"/>						

SECTION B - Application for early access to your superannuation benefit on grounds of severe financial hardship or specified grounds

Member authorisation

To whom it may concern,

I,

FULL NAME																			

Of

CURRENT ADDRESS																			

Centrelink Customer Reference Number:

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Request all relevant information regarding my income support benefits from Centrelink be released to the employees of ComSuper who are authorised representatives and administrators of the PSS on request.

MEMBER'S SIGNATURE

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DATE
DAY MONTH YEAR

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Statutory Declaration

I,

FULL NAME																			

Of

ADDRESS																			

In the State/Territory of

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 do solemnly declare that:

1. I am unable to meet reasonable and immediate family living expenses as defined in the attached Explanatory Notes and I do not have assets (apart from my home) which could be used or sold to alleviate financial hardship.
2. The amount I am requesting to be released is \$

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 NET
(The amount will not exceed \$10,000 gross)
3. The purposes for which the released monies will be used are as follows:

Purpose	Amount owed
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$

Purpose	Amount owed
6.	\$
7.	\$
8.	\$
9.	\$
10.	\$

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

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Section B continued over page

Section B continued

Declaration has been made at:

This day of (MONTH) (YEAR)

SIGNATURE OF THE PERSON MAKING THE DECLARATION

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

Full name

Address

STATE

POSTCODE

Qualifications

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

SIGNATURE

before me

DATE

		/			/			
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Statement of fortnightly household income and expenditure

The figures you provide should reflect your household's current situation. These items are a guide; you may include other items.

Expenses

1. Housing				6. Medical	
Rent	\$			Health Insurance	\$
1st Mortgage	\$			Doctor / Dentist	\$
2nd Mortgage	\$			Chemist / Vitamins	\$
Land Rates	\$			Optometrist	\$
Water Rates	\$			Other (Specify)	\$
Insurance (Home/Contents)	\$			Total (6):	\$
House Repairs	\$			7. Education	
House Replacements	\$			School Fees	\$
Strata Plan Levies	\$			Uniforms / School Bags	\$
Total (1):	\$			Excursions / Sports	\$
2. Utilities				Stationery / Books	\$
Electricity	\$			Childcare	\$
Gas	\$			Total (7):	\$
Heating (other than gas/ electricity)	\$			8. Other	
Telephone	\$			Maintenance	\$
Total (2):	\$			Life Insurance	\$
3. Transport				Savings	\$
Petrol	\$			Clothing / Hair Cut	\$
Repairs	\$			Union Fees	\$
Registration	\$			Entertainment	\$
Insurance	\$			Sport	\$
Licence	\$			Holidays	\$
NRMA or similar	\$			Gifts	\$
Fares (Bus, Train, Ferry)	\$			Alcohol	\$
Total (3):	\$			Cigarettes	\$
4. Other Repayments				Laundry	\$
Car	\$			Gambling (Lotto/Scratchies)	\$
Bank Cards	\$			Vet Fees	\$
Credit Cards	\$			Personal Spending	\$
Store Accounts	\$			Total (8):	\$
Finance Companies	\$				
Loans	\$			Total Expenditure (1-8):	\$ (A)
Rentals	\$				
Total (4):	\$			Your Income (less tax)	
5. Food				Salary	\$
Groceries	\$			Centrelink Benefits	\$
Meat	\$			Compensation	\$
Fruit & Veg	\$			Board	\$
Milk and Bread	\$			Annuity	\$
Lunches	\$			Maintenance	\$
Pet Food	\$			Other	\$
Total (5):	\$			Total Income:	\$

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

FULL NAME

I, hereby apply for part of my superannuation benefit from the PSS scheme amounting to \$ (SEE NOTE 1) following approval by the Australian Prudential Regulation Authority (APRA) for early release on specified grounds.

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

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

SIGNATURE

DATE
 DAY MONTH YEAR

Note 1: The amount to be released must equal the amount specified in the APRA Determination. APRA may specify either a gross (before tax) or a net (after tax) amount when approving release.

SECTION D - Payment arrangements

Savings bank Building Society Trading bank Credit Union

Name of the bank, Building Society or Credit Union

Name(s) in which the account is held

Branch (BSB) number

Account number

Note: If the BSB or account number you provide is incorrect the payment will not be accepted by your financial institution. If you have any doubts what your correct BSB 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 complete and correct.

SIGNATURE

DATE
 DAY MONTH YEAR

Please note: Unless you specify in writing, attached to this application, your taxed components will be released first.

SECTION E - Taxation matters

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. We may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request 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 us your TFN will have the following advantages (which may not otherwise apply):

- > we will be able to accept all types of contributions (subject to scheme rules)
- > 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.

If you have already provided your TFN to us, you are under no obligation to provide it again in this application.

Full name

Tax File Number (TFN)

I acknowledge that I have read Section E of the Explanatory Notes and agree to provide my TFN as set out above. I declare that the TFN in this segment is the same number advised to me by the Australian Taxation Office.

SIGNATURE

DATE
 DAY MONTH YEAR

SECTION F – Identification requirements

To protect against fraud, money laundering, terrorism financing and safeguard your benefit, we need you to provide documentation to prove your identity. Please be aware that under some circumstances we may request further information from you.

To do this, you will need to provide 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 provide 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 providing 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.

All copies of documents provided 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.

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.

Member checklist

Have you:

- Read all the explanatory notes
- I have read the fact sheet **The facts about early release**
- Filled in all sections applicable to you
- Signed the Statutory Declaration in Section B (if applicable)
- Had the Statutory Declaration at Section B witnessed by a qualified person (if applicable)
- Completed and signed the Centrelink authority in Section B (confirming receipt of Commonwealth income support if claiming on financial hardship)
- Completed the Income and expenditure statement in Section B (if applicable)
- Checked your bank account details at Section D
- Attached a copy of your APRA release letter (if applicable)
- Attached a copy of the letter from the Department of Veterans' Affairs confirming receipt of Commonwealth income support (if claiming on financial hardship)
- Attached enough documentary evidence to support your application (if claiming on financial hardship)

END FORM
