



## ***Lump Sum Benefit Payment Request for your Superannuation or Account Based Pension***

### ***How to claim a benefit***

To claim a benefit you will need to complete the attached Benefit Payment Request and send it direct to Auswide together with the appropriate identification as outlined overleaf. Please read the following information to assist you with completing this Benefit Payment Request and to determine the type of benefit for which you are eligible.

Your Benefit Payment Request will be completed within 30 days of receiving all necessary information, including the receipt of your final employer contribution (if applicable).

### ***Member details***

It is necessary to complete these details. They should include your name, membership number, current address, date of birth, date left employment (if applicable) and contact phone numbers. Also enclose a copy of the appropriate identification documents as outlined.

If you are having difficulty meeting these identification requirements please contact your adviser or our Member Service Officers on 1300 88 56 65.

### ***Options on leaving employment***

#### ***Continue my membership with my new employer who contributes to Auswide***

For superannuation members, you can continue membership if you change employment and join another employer who participates in Auswide. Simply give your new employer your membership number and your membership will continue.

#### ***Leave my money in Auswide***

You may choose to preserve your benefit in Auswide. Your benefit continues to earn interest and a Benefit Statement will be issued to you every twelve months.

### ***Reason for payment of request***

#### ***Rollover to other fund***

If you leave employment or change jobs you may rollover your benefit to another complying superannuation fund. If you have not left your Auswide employer, you may be able to transfer your benefit to another complying fund.

Please complete the section entitled *If You Are Rolling Over/Transferring Your Benefit* on page 2 of the Benefit Payment Request.

#### ***Total and Permanent Disablement***

The Total and Permanent Disablement Benefit is payable if, after considering relevant evidence, including medical reports, you are determined to be physically or mentally

incapacitated to such an extent that you are unlikely to ever be able to work for reward again in any occupation or work for which you would be reasonably qualified by education, training or experience. You will be advised of the additional requirements on receipt by Auswide of this completed Benefit Payment Request.

#### ***Retirement after reaching Preservation Age***

For superannuation members, upon permanent retirement from the workforce after reaching your Preservation Age, your retirement benefit will be the full amount in your account less any applicable tax and fees.

You are deemed to be permanently retired if:

- 1) You are aged 65 or over, or
- 2) You are aged between 60 and 65 and terminated employment after reaching age 60, or
- 3) You have reached preservation age (see below), ceased employment and do not intend to work 10 hours or more per week.

Preservation Age is defined as the age a member of a superannuation fund may access the preserved benefits which have built up in the fund, provided that they have permanently retired from the workforce.

The Federal Government has legislated the following Preservation Ages:

	<b>Age</b>
Born before 1 July 1960	55
Born between 1 July 1960 – 30 June 1961	56
Born between 1 July 1961 – 30 June 1962	57
Born between 1 July 1962 – 30 June 1963	58
Born between 1 July 1963 – 30 June 1964	59
Born after 30 June 1964	60

#### ***Specified Compassionate Grounds***

The release of benefits on specified grounds will be assessed by the Australian Prudential Regulation Authority (APRA) against strict criteria.

Very briefly, the criteria relates to needing money for medical treatment for certain acute, chronic or severe conditions, to prevent foreclosure of a mortgage on a home, to modify a home because of a severe medical disability, or for expenses associated with death, funeral and burial.

An application form has to be submitted to APRA. If approved by APRA, the request is then referred to the Auswide Trustee who will then release your superannuation benefit. For enquiries or to obtain a copy of the form phone 1300 131 060.

#### ***Severe Financial Hardship***

This benefit may be available to members who are in severe financial hardship, and are on Commonwealth

Income Support payments, and have been for more than 26 continuous weeks. Auswide will advise you of the additional requirements on receipt of this form.

### **Temporary Residents**

Eligible temporary residents who have permanently returned to their country of residence may be able to withdraw their benefit subject to specific criteria. For further information, please contact us.

### **Cash Benefit**

Non-preserved amounts can be released under current superannuation legislation. Please refer to your last Benefit Statement for details on the preserved and cash components of your benefit.

### **Preserved Benefit**

The preserved component of your benefit cannot be paid until your genuine retirement on reaching your Preservation Age, except in special circumstances. If you want to transfer your benefit before Preservation Age to any approved Rollover Fund such as another superannuation plan or an Approved Deposit Fund, complete the Rollover Fund details on the Benefit Payment Request. You may choose to have your cash component remain in Auswide, transferred to another fund or paid to you less any PAYG tax.

Preserved benefits can be transferred to a Transition to Retirement product upon reaching your preservation age.

### **Privacy Act 1988**

The National Privacy Principles bind Auswide to protect your personal information from unauthorised access, modification or use. We only collect personal and sensitive information from you to maintain your superannuation or pension account, provide you with Insurance cover, make benefit payments, handle complaints or claims and ensure the information we hold is current and accurate. In order to pay your benefit Auswide must disclose your personal information to third parties such as the administrator, insurers, doctors, regulators such as APRA or ASIC, your spouse or former spouse, the Australian Taxation Office (ATO) and mail houses for member or employer notices and reports, or as required by law. Auswide's Privacy Policy is available by visiting our website at [www.auswide.com.au](http://www.auswide.com.au) or by contacting us on 1300 88 56 65.

If you do not wish to receive marketing information or participate in market research, please contact us.

### **Signature**

The Benefit Payment Request must be signed and dated in the 'Declaration' section by you and returned to Auswide.

### **Continuation of Insurance Cover**

If you are a superannuation member and you cease work, your Death and TPD and/or Death Only Cover will continue provided you have sufficient funds in your account to pay the premiums.

### **Personal Cover**

Should you wish to leave the Fund altogether however, any insurance cover previously provided by the Fund will cease. Please contact Auswide for further details.

### **Tax File Number (TFN) Details**

Your TFN is confidential and we are required to tell you the following before you can provide your TFN to us:

- We can obtain your TFN under the Superannuation Industry (Supervision) Act 1993.
- If you provide your TFN to us we will use it only for legal purposes. This includes finding or identifying your superannuation benefits where other information is insufficient, calculating tax on any payment you may be entitled to and providing information to the Commissioner of Taxation (amongst other things to enable the Commissioner of Taxation to assess any surcharge payable on superannuation contributions made to 30 June 2005 by or for you). These purposes may change in the future.
- It is not an offence if you choose not to quote your TFN. However failing to provide your TFN may mean you pay a higher rate of tax on your benefits. It may also be more difficult to locate or amalgamate your superannuation benefits in the future or to pay you any benefits you are entitled to. These consequences may change in the future.
- If you provide your TFN we may provide it to the Trustee of another superannuation fund or Retirement Savings Account (RSA) provider where that Trustee or RSA provider is to receive your transferred benefits in the future. We may also give it to the Commissioner of Taxation. Otherwise your TFN will remain confidential.
- Your employer is obliged under legislation to forward your TFN to the superannuation fund to which it pays contributions on your behalf.
- Failing to provide your TFN may also result in higher tax being paid on your concessional contributions. This excess may be reclaimed if you provide Auswide with your TFN within a 4 year period.

*While every effort has been made to ensure that the information supplied is correct, no liability can be accepted for an error or misprint.*

## Completing Proof of Identity

You will need to provide documentation with this benefit payment request to prove you are the person to whom the superannuation entitlements belong.

### Acceptable Documents

The following documents may be used.

#### **EITHER**

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One of the following documents only:

- current driver's licence issued under State or Territory law
- passport issued by the Commonwealth which is either current or expired in the preceding two (2) years.

#### **OR**

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One of the following documents:

- birth certificate or birth extract
- citizenship certificate issued by the Commonwealth
- current pension card issued by Centrelink that entitles the person to financial benefits.

#### **AND**

One of the following documents:

- letter from Centrelink regarding a Government assistance payment dated within the last twelve months that contains your name and residential address
- notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address.

For example: • Tax Office Notice of Assessment  
• Rates notice from local council.

If you are having difficulty meeting these identification requirements please contact our Member Service Officers on 1300 88 56 65 for assistance.

## Have You Changed Your Name Or Are You Signing On Behalf Of Another Person?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents.

<b>Purpose</b>	<b>Suitable Linking Documents</b>
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office certificate
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

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## Certification Of Personal Documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date.

The following can certify copies of the originals as true and correct copies:

- a permanent employee of Australia Post with five or more years of continuous service
- a finance company officer with five or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having five or more years continuous service with one or more licensees
- a notary public officer
- a police officer
- a registrar or deputy registrar of a court
- a Justice of the Peace
- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- an Australian consular officer or an Australian diplomatic officer
- a judge of a court
- a magistrate, or
- a Chief Executive Officer of a Commonwealth court.



**Insert to Benefit Payment Request form  
Issued 14 May 2008  
Auswide Master Fund**

**Legislative Change to Superannuation**

On 15 February 2008, the government announced a new condition of release – Terminal Medical Condition. The new condition of release outlines that a terminal medical condition exists where two registered medical practitioners (with at least one being a specialist practicing in the area related to the illness or injury) have certified that the person suffers an illness or has incurred an injury that is likely to result in their death within a 12 month period.

The government has also changed the way tax is applied to superannuation lump sums paid to a member suffering a terminal medical condition.

The changes:

- make superannuation lump sum payments paid to members suffering from a terminal medical condition, tax-free, and
- apply to payments made from 1 July 2007.



Statewide House, 99 Gawler Place, Adelaide SA 5000  
GPO Box 1572, Adelaide SA 5001  
Member Services 1300 88 56 65  
Facsimile (08) 8217 8595  
Email info@auswide.com.au  
Website www.auswide.com.au  
Superannuation Fund Number 157 305 949  
AFS Licence Number 243171

## Benefit Payment Request

**PLEASE TICK WHICH AUSWIDE ACCOUNT YOU ARE WITHDRAWING FROM**

Superannuation Account  Pension Account

### Member Details

Title:  Mr  Mrs  Miss  Ms  Dr  Other \_\_\_\_\_ Membership Number: \_\_\_\_\_  
Given Name(s): \_\_\_\_\_ Surname: \_\_\_\_\_  
Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Email Address: \_\_\_\_\_  
Residential Address: \_\_\_\_\_  
Suburb/Town: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_  
Postal Address (if different to above): \_\_\_\_\_  
Suburb/Town: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_  
Preferred Daytime Telephone: \_\_\_\_\_ Mobile: \_\_\_\_\_  
 Please cancel my Direct Debit Authority with Auswide on receipt of this Request (if applicable)

### Payment Amount

**Please tick one box only.**

Full Account Balance  
 Partial Withdrawal of \$\_\_\_\_\_ \* Gross/Net (Please circle one)

\*It is important to note that your partial withdrawal will include a taxable component, and if applicable, a tax-free component in proportion to the total account balance

### Payment Method

**Please tick one box only.**

Cheque  
 Electronic Funds Transfer

Name of Institution: \_\_\_\_\_  
Account Number: \_\_\_\_\_ BSB Number: \_\_\_\_\_  
Account Name: \_\_\_\_\_

### Reason for Payment Request

Rollover/Transfer to other Fund  Total & Permanent Disablement  
 Severe Financial Hardship  Temporary Resident Permanently Departing Australia  
 Specified Grounds (APRA)  Unrestricted Non-Preserved Benefit  
 Retirement (retirement declaration below must be completed and signed)

### Temporary Residency Declaration

I confirm I am not, and have never been, a temporary Australian resident Yes  No

### Retirement Declaration

**Please tick one box only.**

I declare I have reached my prescribed Preservation Age and have permanently retired from the workforce  
 I am between 60 and 65 years of age and have changed employer after reaching age 60  
 I am over 65 years of age

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

OFFICE USE ONLY

BPR LOG NO:

Registrable Superannuation Entity Licensee and Trustee: Statewide Superannuation Pty Ltd  
(ABN 62 008 099 223) Australian Financial Services Licence Number 243171

**CONTINUED  
OVERLEAF**



## If You Are Rolling Over/Transferring Your Benefit

These details relate to the receiving Fund.

Full Name of Other Fund: \_\_\_\_\_

Your Member Account Number in Other Fund: \_\_\_\_\_

Other Fund Australian Business Number (ABN): \_\_\_\_\_

Other Fund Superannuation Product Identifier Number (SPIN): \_\_\_\_\_

Other Fund Superannuation Fund Number (SFN): \_\_\_\_\_

Other Fund RSE Licence Number: \_\_\_\_\_ Other Fund Telephone: \_\_\_\_\_

Other Fund Postal Address: \_\_\_\_\_

Suburb/Town: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Is this account a Pension Product?  Yes (Please complete 'Retirement Declaration' above)

No

## Notice for Tax Deductible Personal Contributions

Section 290-170 Notice, previously known as Section 82AAT Notice

The amount of concessional superannuation contributions made to the Fund that I wish to claim as a tax deduction for the current financial year is \$ \_\_\_\_\_

Special eligibility rules and limits apply. See your accountant or seek other professional advice. Contact us for further details.

## Declaration

By signing below and providing my Tax File Number ("TFN") I am authorising Auswide Master Trust to pay my benefit as indicated and to quote my TFN to the Australian Taxation Office. I understand that if I choose not to quote my TFN, Auswide Master Trust is required to deduct tax at the top marginal rate plus Medicare Levy.

If this benefit payment is a rollover or transfer, I authorise Auswide Master Trust to pay my new superannuation fund (named on page 2) any outstanding contributions that are received after my benefit is paid.

Where the full account balance is to be paid from Auswide Master Trust, I hereby release the Trustee from any further liability to me or my executors, administrators or dependants in respect of my participation in Auswide Master Trust and request and authorise the termination of my membership in the Fund.

I have read the notes overleaf and declare that the information supplied by me on this advice is correct.

By signing this section, I give my consent to the collection, use and disclosure of my personal and sensitive information under the privacy Act 1988.

I agree to provide my TFN.  Yes I agree, my TFN is \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  No, I do not agree

Member's Signature: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

## Please return your completed Benefit Payment Request to...

Auswide Master Trust  
GPO Box 1572  
Adelaide SA 5001

If you have any questions regarding your membership or superannuation in general, please contact our Member Service Officers on 1300 88 56 65

**PLEASE NOTE, AN INCOMPLETE BENEFIT PAYMENT REQUEST FORM WILL RESULT IN PAYMENT DELAYS**