

Benefit payment form (cont.)

Section 3: Death claim

To be completed in respect of a deceased member's entitlement.

If this claim is made in respect of the death of a member, please complete the following section only.

Note that further information and certified documents will also be required – refer to the Explanatory Notes on page 5 for further details.

Date of death of member (DD/MM/YYYY)	Applicant's relationship to member (ie next of kin, solicitor, legal personal representative)
/ /	
Mr/Mrs/Ms/Miss/Dr	
Applicant's surname	
Given names	
Address	
	State
	Postcode
Country	Daytime contact telephone number
	()

Section 4: Reason for payment

Please (✓) indicate the reason why you are eligible to apply for payment of your superannuation entitlement:

- Permanently retired from the workforce on or after reaching my superannuation preservation age (currently 55).**
Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete the payment details in Section 6(B) and residency details in Section 7.
- Ceased employment after reaching age 60.**
Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete the payment details in Section 6(B) and residency details in Section 7.
- Reached age 65.** (regardless of whether employed or not).
Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete the payment details in Section 6(B) and residency details in Section 7.
- Cessation of gainful employment with an employer of the Fund, and your preserved benefit at that time is less than \$200.**
Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete the payment details in Section 6(B) and residency details in Section 7.
- Total and Permanent Disablement.**
Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete the payment details in Section 6(B) and residency details in Section 7. Please note that you will be issued with further documentation to complete regarding your disablement, please refer to the Explanatory Notes on page 5 for further details.
- Unrestricted non-preserved component**
Where an unrestricted non-preserved component of your benefit is available, you can access this amount at any time. Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete payment details in Section 6(B) and residency details in Section 7.
- Transfer all or part of my superannuation entitlements into a Media Super Retirement Pension or Transition to Retirement Pension.**
– please complete a **Pension member application form.**
- Transfer all or part of my superannuation entitlement to another complying superannuation fund.**
Please complete transfer details in Section 6(A).
- Cessation of gainful employment – Restricted non-preserved component**
Where a restricted non-preserved component of your benefit is available, you can access this amount once you cease gainful employment with an employer who contributed to Media Super on your behalf. Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete payment details in Section 6(B) and residency details in Section 7.
- Severe Financial Hardship – Case 1 (under age 55).**
Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete the payment details in Section 6(B) and residency details in Section 7. Please refer to the Explanatory Notes on pages 5 and 6 for eligibility criteria.
- Severe Financial Hardship – Case 2 (aged 55 or more).**
Payment will be made to you either by cheque to your residential address, or paid directly to your own personal bank account – please complete the payment details in Section 6(B) and residency details in Section 7. Please refer to the Explanatory Notes on pages 5 and 6 for eligibility criteria.
- Eligible temporary resident who has permanently left Australia.**
You can apply direct to Media Super if your superannuation entitlement is less than \$5,000AUD. Please note that you will be required to provide further certified evidence in support of your application. Please refer to the Explanatory Notes on page 6 for further details. Payment will be made payable in your name by cheque in Australian dollars, and will be posted to your overseas address. Eligible temporary residents (excluding New Zealand citizens) can apply for payment before departing Australia under restricted conditions. Refer to the Explanatory Notes on page 6 for more details.
- Specified Compassionate Grounds.**
Payment will be made to you either by cheque to your residential address, or paid directly to your mortgage account if APRA has approved payment in order to prevent foreclosure on your principal place of residence – please complete either the cash payment details in Section 6(B) or advise your mortgage payment details in Section 5, as required. Please complete the residency details in Section 7. Please refer to the Explanatory Notes on page 6 for eligibility criteria.

Section 5: Mortgage payment details

Complete this section ONLY if APRA has approved payment in order to prevent foreclosure on your principal place of residence.

Name of financial institution for mortgage

Branch

Account name (please note that the account you nominate must be your own personal or a joint account to which you are a party)

BSB number

Account number

Section 6: Payment / transfer details

To be completed if transferring to another fund or applying to receive your superannuation benefit as a cash payment.

You have the following options for payment/transfer of your superannuation entitlement:

A. Transfer all or part of your superannuation entitlement to another complying superannuation fund (see A below); or

B. Cash in all or part of your benefit (see B below).

Please complete one of the following options:

A. I WISH TO TRANSFER MY SUPERANNUATION ENTITLEMENT TO ANOTHER SUPERANNUATION FUND

Please indicate whether you are applying for a full or partial transfer. If applying for a partial transfer, please advise the amount to be transferred.

Select (✓) one:

Full transfer

Partial transfer of \$

Note: If a partial transfer is requested, the amount will be deducted 'pro-rata' from your existing investment allocation profile/s. A minimum balance of \$5,000 must be retained in your account if requesting a partial transfer.

The fields marked * below are mandatory fields, failure to complete the mandatory fields will result in a delay in processing your request.

*Name of rollover fund

Cheque payee (if different from fund rollover name)

Postal address

State

Postcode

Superannuation Product Identification Number (SPIN)

Fund ABN number

*Member number (in this fund)

*Fund phone number

You should ensure that your chosen fund is able to accept this transfer. If you wish to transfer to more than one fund, you must provide individual details for each fund.

If you are transferring to a self-managed superannuation fund that is not registered with the Australian Taxation Office as a complying superannuation fund, you must also provide certified copies of the following documents in order to show that you are a member or a trustee of that self-managed superannuation fund:

- The Trust Deed of the self-managed superannuation fund **AND**, if the fund has been in existence for more than 12 months,

EITHER

- The most recent member contribution statement, **OR**
- The most recent annual return of the self-managed superannuation fund.

B) I WISH TO RECEIVE THE SUPERANNUATION BENEFIT I AM APPLYING FOR IN CASH PAYMENT

Select (✓) one:

Full payment

Partial payment of \$

Note: If a partial payment is requested, the amount will be deducted pro-rata from your existing investment allocation profile/s. A minimum balance of \$5,000 must be retained in your account if requesting a partial payment, other than on the grounds of Specified Compassionate Grounds or Severe Financial Hardship.

Continued ►

Section 6: Payment / transfer details (continued)

CASH PAYMENT DETAILS

To be completed if you have left your employer and are applying for a payment in cash.

Note: Your benefit will consist of non-preserved and preserved benefits – refer to the Explanatory Notes on page 5 for more information.

Please advise your preference for payment of your benefit.

Post a cheque to my residential address (please note that PO Box addresses are not acceptable – you must supply a street address)

Pay directly into my personal bank account below (please note this option is not available to temporary residents departing Australia)

Name of financial institution

Address of financial institution

State

Postcode

Account name (please note that the account you nominate must be your own personal or a joint account to which you are a party)

BSB number

Account number

Section 7: Residency details

Please to indicate your residency status.

Note: Australian citizens/permanent residents and New Zealand citizens can apply for payment under any eligible reason for payment listed in Section 4. Eligible temporary residents can apply for payment before departing Australia under restricted conditions. Refer to the Explanatory Notes on page 6 for more details.

I am an Australian citizen/permanent resident or New Zealand citizen

I am an Eligible temporary resident

Section 8: Tax file number (TFN)

We are authorised by law to collect your TFN and to use it for approved purposes. Although it is optional to give your TFN, you may be disadvantaged if you don't. For instance, you may pay more tax than you have to. For more detailed information, please refer to the Media Super Product Disclosure Statement. If you have already supplied your TFN to Media Super, you do not need to complete this section.

I have read and understand the section on providing my tax file number in the Explanatory Notes on page 6.

I agree to provide my tax file number (TFN), and my TFN is:

OR

I choose not to quote my TFN, and I understand the implications of choosing not to quote my TFN.

Section 9: Member declaration and information

Please sign and date this form and return it to Media Super.

This section requires you to formally acknowledge that you have received and understood the information provided to allow you to make an informed decision on the payment or transfer of your benefit entitlement.

Should you require any further information to assist you in this regard, contact us on **1800 640 886**.

The processing of your application will be delayed if you do not sign this declaration and information acknowledgement.

ACKNOWLEDGEMENT

I declare that I have been given sufficient information to make an informed decision about the payment/transfer of my benefit from the Fund. I certify that the details given by me in this form are true and correct. I understand that any contributions received by Media Super subsequent to my payment/transfer from the Fund will be allocated to a new account in my name, and that I will need to reapply for payment of these monies, which would incur a further exit fee. I discharge the Trustee from all further liability in respect of the benefits paid/transferred.

Applicant's signature

Date (DD/MM/YYYY)

Full name (please print)

Benefit payment form (cont.)

Your privacy

The information you provide in this form is collected by and held for Media Super by the Fund administrator, Pillar Administration, in accordance with the *Privacy and Personal Information Protection Act 1998*, under which you have rights of access and correction. Information you provide may be disclosed to lawfully authorised government agencies. For further information about privacy, contact Pillar Administration by writing to Locked Bag 1229, Wollongong NSW 2500 or visit www.mediasuper.com.au

Explanatory Notes

PROOF OF IDENTITY REQUIREMENTS

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

The following certified documents must be provided with your transfer form:

EITHER

One of the following certified documents:

- Driver's licence issued under State or Territory law, or
- Passport

OR

One certified document from each of the following:

- Birth certificate or birth extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles the person to financial benefits

AND

- Letter from Centrelink regarding a Government assistance payment
- Notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address e.g. Australian Taxation Office Notice of Assessment or Rates Notice from local council.

Have you changed your name, or are you signing on behalf of the applicant?

If you have changed your name, or are signing on behalf of the applicant, you will need to provide one of the following certified documents:

If you have changed your name:

- Marriage certificate, deed poll or change of name certificate from Births, Deaths and Marriages Registration Office.

If you are signing on behalf of the applicant:

- Guardianship papers or Power of Attorney
These documents are known as 'linking documents'.

CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of original proof of identity documents or linking documents must be certified as true copies by an individual approved to do so.

Persons who are authorised to certify documents must sight the original and the copies and make sure both documents are identical, then make sure that all copies are certified as true copies by writing or stamping 'certified true copy' followed by the individual's signature, printed name, qualifications and date.

The following persons are eligible to certify copies of original documents as true and correct:

- 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 of 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 Commissioner for Declarations (QLD)
- 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 the court
- A magistrate, or
- A chief executive officer of a Commonwealth Court.

DEATH CLAIMS

In the event of a claim being made in respect of a deceased member's superannuation entitlement, you will need to provide certified copies of the Death certificate and proof of age of the deceased member.

You will also be issued with further forms to complete regarding your claim including a **Request for consideration in the distribution of a death benefit form**, Statement of Dependency, and insurance claim forms if the member was insured at the time of death.

ADDITIONAL EVIDENCE REQUIREMENTS

Additional evidence is required if you are applying for payment of your benefit under one of the following conditions of release:

Total and Permanent Disablement

If you are applying for a Total and Permanent Disablement benefit, and you **ARE NOT** entitled to an insurance benefit, you will need to provide the following evidence in support of your claim:

- A completed **Certificate of incapacity form** signed by two separate medical practitioners.

If you are applying for a Total and Permanent Disablement benefit, and you **ARE** entitled to an insurance benefit, you will need to provide the following evidence in support of your claim:

- The Insurer's Total and Permanent Disablement Claim – Member Statement; and
- Confidential Medical Report (completed by your medical practitioner); and
- Employer Statement.

Please note that if you are eligible for a total and permanent disablement benefit and you have been diagnosed with a terminal illness, your benefit may be paid tax-free if you provide certified evidence of your terminal illness.

In order for a benefit payment to be eligible for the 0% withholding tax, the following must be provided:

- A completed **Certificate of incapacity form** confirming that you suffer from a terminal illness that would result in death within 12 months.

Note: Phone **1800 640 886** for assistance with evidence.

Severe Financial Hardship

There are two cases for applying under severe financial hardship, and conditions apply for each case. If you do not meet one of the following conditions, you may still be able to apply on specified compassionate grounds (see following note).

Case 1*

You are applying for early release of your superannuation entitlement on the basis that:

- You are currently unable to meet reasonable and immediate family living expenses; and
- You have received Commonwealth income support payments for a continuous period of at least 26 weeks and are still receiving those payments; and
- You have a letter from Centrelink confirming the payments; and
- You have completed a Financial Hardship declaration.

Note: Phone **1800 640 886** for assistance with evidence.

* Only one lump sum payment in any 12-month period may be released, and a maximum of \$10,000 gross applies.

Case 2*

You are applying for all of the benefit that is available to you on the basis that:

- You are aged 55 and 39 weeks or more; and
- You are not gainfully employed (part-time or full-time); and

Explanatory Notes (continued)

- You have received Commonwealth income support payments for a cumulative period of 39 weeks since reaching age 55; and
- You have a letter from Centrelink confirming the payments.

* No cashing restrictions apply.

Reasonable and immediate living expenses

The Commonwealth Government has issued guidelines to superannuation funds, outlining what reasonable and immediate living expenses are and the extent of assistance that may be provided. Examples of the types of expenses that may qualify include mortgage or rent debts, credit debts, health costs, schooling costs, household expenses or accumulated debts. Business expenses and anticipated future expenses do not satisfy that test.

Centrelink letters

Centrelink has developed specific letters for this purpose. You should advise Centrelink of the reason you are requesting proof of income support payments, so that they can advise you whether the payments you receive qualify under these rules, and provide you with the correct letter.

SPECIFIED COMPASSIONATE GROUNDS

The Australian Prudential Regulation Authority (APRA) is responsible for assessing all applications for the early release of superannuation benefits on specified compassionate grounds. If you have not yet applied direct to APRA for approval, you should do so before completing this application form. APRA's application form is available from its website www.apra.gov.au or by phoning APRA on **1300 131 060**.

APRA will send you a letter notifying if your application has been approved. Attach APRA's letter of approval (original or certified copy) and your proof of identity documents with your completed **Benefit payment form** and send to Media Super.

ELIGIBLE TEMPORARY RESIDENT (ETR) APPLYING FOR PAYMENT UNDER ANOTHER CONDITION OF RELEASE

If you are, or ever have been, an eligible temporary resident, you are restricted in the conditions of release you can satisfy to access your super prior to permanently departing Australia. Refer to the following table for the conditions of release applicable to you:

Release conditions

CONDITION OF RELEASE	CAN AN ETR ACCESS SUPER?
Death	Yes
Terminal medical condition	Yes
Total and permanent disablement	Yes
Reached age 65*	No
Permanently retired from the workforce on or after reaching preservation age*	No
Ceased employment after reaching age 60*	No
Transfer all or part of entitlements to a pension	No

* If you satisfied any of these conditions of release prior to 1 April 2009, phone us on 1800 640 886. For more information on conditions, contact the Australian Taxation Office on 13 10 20.

ELIGIBLE TEMPORARY RESIDENT WHO HAS PERMANENTLY LEFT AUSTRALIA

A superannuation benefit may be released before retirement age to a member who entered Australia on an eligible temporary resident's visa and who has subsequently permanently departed Australia. You can apply for a Departing Australia Superannuation Payment (DASP) within six months of leaving Australia. If you do not apply within this time, the Fund must pay your benefit to the Australian Taxation Office (ATO) as unclaimed super.

You are able to apply via the Australian Taxation Office (ATO) website www.ato.gov.au, and this is considered the easiest way to apply for payment of your benefit. You may also authorise an intermediary to apply via the ATO website on your behalf, and an eligible intermediary would be a tax agent, financial adviser, financial planner or accountant. If you apply via the ATO, your application will be processed on receipt of the relevant documentation from the ATO. You should NOT complete this form if you are applying via the ATO website.

If your superannuation entitlement is less than \$5,000AUD, you may apply direct to Media Super by completing this form. You must

also provide a certified copy of your expired or cancelled eligible temporary resident's visa and a certified copy of your passport showing that you have permanently departed Australia.

The tax required to be withheld from a benefit paid to an eligible temporary resident who has departed Australia is generally 35% of the taxable component.

TAX PAYABLE ON SUPERANNUATION BENEFITS

The tax payable (apart from temporary residents) on your benefit will depend on your age, how long you have been in the Fund, and whether you have provided your TFN. Your benefit payment will generally be comprised of a tax-free component and a taxable component, and the components of any amount withdrawn will be in proportion to the tax-free and taxable components of your total benefit.

PROVIDING YOUR TAX FILE NUMBER (TFN)

By providing your TFN to Media Super, you will minimise the amount of tax you pay on your super.

Media Super is authorised, by the *Superannuation Industry (Supervision) Act 1993*, to collect members' TFNs. If you provide your TFN, Media Super will use it for purposes approved by law. These purposes include:

- finding or identifying your benefits where other information is insufficient;
- calculating tax on any payments you may be entitled to;
- providing information to the Australian Taxation Office (ATO) (for example, regarding contribution caps);
- providing your TFN to the trustee of another fund where your benefits have been transferred to that trustee. (However, we will not pass on your TFN to another trustee if you tell us in writing that you do not wish this to happen); and
- advising the ATO through its Lost Members Register if your benefit becomes lost to the Fund.

It is not an offence if you choose not to quote your TFN. However, if you don't quote it, you may be required to pay additional tax on your benefits. Concessional contributions will be taxed at 46.5% (including Medicare levy) and Media Super can not accept any non-concessional contributions.

Providing your TFN can also make it easier to locate your superannuation benefits in the future.

Note: The approved purposes for which Media Super can use your TFN, as well as the consequences of your failure to supply your TFN, are subject to change.

PRESERVATION OF BENEFITS

Superannuation is designed as a long-term investment for your retirement. This generally means all contributions and any investment earnings made to your account since 1 July 1999 are preserved. That is, they must stay invested in super until you satisfy a condition of release. Your preservation age varies between 55 and 60 years, depending on your date of birth (see table).

Benefits at retirement

DATE OF BIRTH	PRESERVATION AGE
Before 1/7/60	55
1/7/60 to 30/6/61	56
1/7/61 to 30/6/62	57
1/7/62 to 30/6/63	58
1/7/63 to 30/6/64	59
After 30/6/64	60

You may also have accumulated benefits prior to 1 July 1999 which are not preserved. These include restricted non-preserved benefits that can generally be paid to you on termination of employment and/or unrestricted non-preserved benefits that can be paid to you at any time.

For further information regarding superannuation, refer to Media Super's Product Disclosure Statement available from www.mediasuper.com.au or by phoning Customer Service on 1800 640 886. It is recommended that you seek professional financial advice before making any decisions regarding payment of your superannuation benefit.