

Benefit Payment Request

Before completing this form, please refer to the notes on pages 3-6 that detail which section of this form you should complete and what information you need to supply.

Please tick this box if this statement applies to you.

I am an Australian Citizen/Permanent Resident or a New Zealand Citizen
If you are unable to tick the box above, you may not be able to use this form. Please refer to the "Temporary Residents" section on Page 4 for more details or contact us on 1800 114 380

1. Your personal details

Title	Family Name	Member Number
<input type="text"/>	<input type="text"/>	<input type="text"/>
Given Names	Date of Birth	
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	

2. Your contact details

Street/RMB/PO Box		
<input type="text"/>		
Suburb/Town/Shire	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime contact telephone number	Date Left Employment	
<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>	
E-mail Address		
<input type="text"/>		

3. Benefit payment details

Please tick the correct box, and complete the other side of this form.

- | | |
|---|--|
| <input type="radio"/> Permanent Retirement on or after reaching preservation age
<i>(certified evidence of age and statutory declaration permanently retired required)</i> | <input type="radio"/> Financial Hardship |
| <input type="radio"/> Retirement on or at the age of 60
<i>(certified evidence of age and proof of termination of employment required)</i> | <input type="radio"/> Permanent Incapacity |
| <input type="radio"/> Reaching 65 years of age
<i>(certified evidence of age required)</i> | <input type="radio"/> Compassionate Grounds |
| <input type="radio"/> Death of a member | <input type="radio"/> Temporary Resident Permanently Departing Australia |
| <input type="radio"/> Account Balance of \$200 or Less | <input type="radio"/> Transfer (rollover) my benefit to another complying fund |
| <input type="radio"/> Partial Payment | |

4. Payment details *(note that tax may be deducted)*

How much to pay -- mark one box

- Pay the balance of the benefit remaining; OR
 Pay this amount of the benefit:

\$.

- Post a cheque to my contact address above, OR
 Post a cheque to the following:

Name	
<input type="text"/>	
Street Address	
<input type="text"/>	
Suburb	
<input type="text"/>	
State	Postcode
<input type="text"/>	<input type="text"/>



5. Tax File Number

When receiving your benefit in cash we encourage you to quote your Tax File Number (TFN). You are not obliged to supply your TFN but if you choose not to, any cash benefit will be taxed at the highest marginal rate plus the Medicare Levy.

Also, if it is not provided prior to 30 June (or earlier exit from the fund) an additional 31.5% contributions tax on any employer contributions received (Superannuation Holding Accounts/SG vouchers sent to SMERF from the ATO on your behalf) since last 30 June will be deducted from your account at that time, thus reducing the account balance quoted to you.

My Australian Tax File Number is - -

6. Rollover

Name of chosen rollover fund

Fund Address

Fund Suburb/Town/Shire

State

Postcode

Rollover fund policy number (if known)

Please provide the following details about your chosen rollover fund.

Australian Business Number (ABN) of chosen rollover fund

Your Member Account Number (in your rollover fund)

Superannuation Product Identification Number (SPIN)

Mark one box with a cross

Rollover the full amount of the benefit.

Rollover this amount of the benefit:

\$.

7. Declaration

I declare that:

the details given are true and correct.

I have become entitled to a benefit payment in accordance with at least one of the Benefit Payment Definitions attached to this form.

I have read the current Product Disclosure Statement (PDS) of The Super Money Eligible Rollover Fund.

(Date / Month / Year)

Signed:

 / /

Benefit Payment Definitions and what you need to complete and/or supply**Retirement**

By Law you are only able to receive your superannuation retirement benefit in either of the following circumstances:

- You are between your preservation age but less than age 60 and have permanently retired from the workforce; or
- You are between age 60 but less than 65 and have terminated an employment arrangement
- You are over the age of 65 or more.

What sections of this form do you need to complete - 1, 2, 3, 4, 5, 7

Permanently retired means that you never again intend to become gainfully employed either on a full time or part time basis.

The Preservation Age is being gradually extended to age 60 as set out in the following table:

DATE OF BIRTH	PRESERVATION AGE
Before 01/07/1960	55
01/07/1960 - 30/06/1961	56
01/07/1961 - 30/06/1962	57
01/07/1962 - 30/06/1963	58
01/07/1963 - 30/06/1964	59
After 30/06/1964	60

What you need to supply - statutory declaration that you have permanently retired (Preservation Age claim, proof of termination of employment (age 60 but less than 65), certified copy of current licence, birth certificate or passport.

Reaching 65 Years of Age

Once you reach 65 years of age, you can apply for all components of your benefit even if you are still working.

What sections of this form do you need to complete - 1, 2, 3, 4, 5, 7

What you need to supply - refer to *Completing Proof of Identity* section in notes

Death of a Member

Generally, upon death of the member the deceased's dependant/s or personal representative can apply for the deceased member's superannuation entitlement. The benefit is paid in accordance with the Trust Deed and fund rules and cannot be deferred or rolled over.

Please only complete section 1, 2, 3, 4, 5, 7 to instigate the claim process

What you need to supply - There will be additional information required that will be forwarded upon receipt of this form. Should you require further information please call the Contact Centre on 1800 114 380.

Permanent Incapacity

A permanent incapacity benefit can be paid where it has been determined that a member is unlikely to work again due to illness or injury. In addition to this application you will need to supply:

- o Two Permanent Incapacity Claim - Medical Reports. These need to be completed by two separate medical practitioners
- o Permanent Incapacity Claim - Member Statement (including Statutory Declaration)
- o Proof of Identity (outlined in these notes)

Account Balance of \$200 or Less

If you have terminated employment and your SMERF account balance is less than \$200, you can apply for a direct payment of that amount (less any applicable tax) to close the account.

What sections of this form do you need to complete - 1,2,3,4,5, 7

What you need to supply - refer to *Completing Proof of Identity* section in notes

Financial Hardship

To qualify for a Financial Hardship benefit:

- You must be in receipt of Commonwealth Income Support payments and have been receiving these payments continuously for at least 26 weeks and show that you are unable to meet reasonable and immediate family living expenses. Financial Hardship payments can only be made once in a 12 month period and cannot exceed \$10,000 (gross);

OR

- If you have reached your preservation age plus 39 weeks, you must not be gainfully employed for more than 10 hours per week and you must have received Commonwealth Income Support payments for at least 39 weeks.

What sections of this form do you need to complete - 1, 2, 3, 4, 5, 7

What you need to supply - As well as providing Proof of Identity (outlined in these notes) there will be additional eligibility information required to be submitted with this application. Should you require further information relating to gaining access to your superannuation benefit under this condition of release, please contact us on 1800 114 380

Compassionate Grounds

Compassionate Grounds are approved by the Australian Prudential Regulation Authority (APRA).

What sections of this form do you need to complete - 1, 2, 3, 4, 5, 7

What you need to supply - As well as providing Proof of Identity (outlined in these notes) there will be additional requirements needed to process the withdrawal for this condition of release. Please contact APRA on 1300 131 060 for an application form or for further information.

Temporary Resident Departing Australia

From 1 April 2009, temporary residents (excluding New Zealanders) who are not claiming one of the above grounds and who have not departed Australia will only be able to claim their superannuation prior to departing Australia on the following grounds

- Death
- Terminal illness
- Permanent Incapacity

Temporary residents who do not meet these criteria and who have not departed Australia can use this form to transfer their benefit to another superannuation fund only by completing 6. Rollover.

What you need to supply - As well as providing Proof of Identity (outlined in these notes) there are additional requirements for this condition of release. For more information on how to access your superannuation when you permanently leave Australia, phone the ATO on 13 10 20 (within Australia) or e-mail DASPmail@ato.gov.au (outside Australia).

Transfer (Rollover)

You can transfer your superannuation account to another complying superannuation fund at any time.

If you are transferring to a self managed superannuation fund (SMSF), we are required to confirm with the Australian Taxation Office that the fund to which the payment is being made is registered as a complying superannuation fund. If we are unable to confirm your chosen fund is a complying superannuation fund, before transfer of your benefit can proceed, you will need to provide written confirmation that you are a Trustee of the Fund, and a copy of the Trust Deed of the fund, showing members and Trustees of the Fund.

What sections of this form do you need to complete - 1, 2, 3, 6, 7

What you need to supply - refer to Completing Proof of Identity section in notes

COMPLETING PROOF OF IDENTITY

NOTE: Account Balance of \$1000 or Less

If your SMERF account balance is \$1000 or less and you are applying for the full balance of your account, you are not required to provide certified proof of identity documents with your Benefit Payment Request.

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

Acceptable documents

The following documents may be used.

EITHER

One of the following documents only:

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

OR

<p>One of the following documents</p> <ul style="list-style-type: none"> ● Birth certificate or birth extract ● Citizenship certificate issued by the Commonwealth ● Pension card issued by Centrelink that entitles the person to financial benefits 	AND	<p>One of the following documents</p> <ul style="list-style-type: none"> ● Letter from Centrelink regarding a Government assistance payment ● Notice issued by Commonwealth, State or Territory within the past twelve months that contains your name and residential address. For example: <ul style="list-style-type: none"> - Tax Office Notice of Assessment - Rates notice form local council
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Have you changed your name or are you signing on behalf of another person?

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

Suitable linking documents:

Change of Name Marriage certificate, deed poll or change of name certification from the Births, Deaths and Marriages Registration Office.

Signed on behalf of the Applicant Guardianship papers or Power of Attorney

Certification of personal documents

All copied pages of original proof of identity documents or change or name 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 individuals signature, printed name, qualification and date.

The following persons are eligible to certify copies of original documents:

- 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 License (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 person enrolled on the roll of a State or Territory Supreme Court of 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.

Giving us your TFN means you pay the correct tax

The Trustee of SMERF is authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988.

Stating your TFN is voluntary. It is not an offence if you do not provide your TFN. But if we do not have your TFN:

- you may initially have to pay the superannuation contributions surcharge tax on superannuation contributions*, no matter what you earn, and
- if you withdraw from your fund, your benefit will have PAYG tax withheld at the highest marginal rate instead of at superannuation concessional rates (you may get this back at the end of the financial year in your income tax assessment), and
- it may be more difficult for us to locate or amalgamate your superannuation benefits in the future and to pay you your full benefit entitlement.

*Commonwealth legislation introduced a superannuation contributions surcharge tax for high income earners from 21 August 1996. Please note there will be no surcharge on superannuation contributions and termination payments made on or after 1 July 2005.

Privacy

The information you provide in this form is collected by and held for SMERF by the fund administrator, Pillar Administration (Pillar), in accordance with the Privacy Act 1988, under which you have rights of access and correction. For further information about privacy, please contact Pillar as per the contact details below.

If you need assistance with this form please call the Contact Centre on 1800 114 380 or email administration@smurf.com.au

Mail this completed form to (please do not fax):

SMERF
Locked Bag 8840,
WOLLONGONG, NSW, 2500

Your TFN is confidential and is only used for legal purposes

If you are a member of more than one superannuation scheme, you will receive a separate TFN collection form for each of your schemes. This is to comply with the legislation protecting your privacy. It is important you complete every TFN collection form you receive so each superannuation account is taxed correctly.

Your TFN is confidential and it will only be used for legal purposes. These legal purposes may change in future as a result of legislative change.

Legal purposes currently include:

- finding or identifying your superannuation benefits where other information is insufficient.
- passing it to the Australian Taxation Office (ATO) to enable the correct assessment of any superannuation contributions surcharge tax payable by or for you.