



Application for DFRDB refund and gratuity and superannuation productivity benefit (including MSB Scheme ancillary benefit)

Before you use this form

Before completing this benefit application form, it is recommended that you read the Product Disclosure Statement (PDS) for the Military Superannuation and Benefits Scheme (MilitarySuper) or the DFRDB Book for the Defence Force Retirement and Death Benefits (DFRDB) Scheme. These documents provide further information about the main features of the Schemes and are available on the websites www.militarysuper.gov.au or www.dfrdb.gov.au or by phoning **1300 006 727**

Who should use this form?

Use this form if you are a Member of the Defence Force Retirement and Death Benefits (DFRDB) Scheme and you are being discharged from the Australian Defence Force (ADF) without an entitlement to retirement pay or invalidity benefits and do not wish to preserve your superannuation rights.

Do not use this form if you ceased employment with the ADF to enter government employment and wish to preserve your superannuation rights. Complete **Form D6o**.

Completing this form

Complete:

Part A: About yourself

Part B: Exit details

Part C: Employment details

Part D: Payment details

Part E: Superannuation productivity

Part F: Identification requirements

Part G: MSB Scheme ancillary benefits options

Part H: Tax file number

Part I: Document list

Part J: Declaration

Then lodge with the DFRDB Authority at the address in **Part K**.

When to use this form

This form must not be completed earlier than three months **before** discharge.

Options

This form asks about the options you choose for your:

1. REFUND/GRATUITY

Your refund/gratuity will be paid either as cash or as a rollover.

2. SUPERANNUATION PRODUCTIVITY

The DFRDB Authority will pay your superannuation productivity benefit to your nominated rollover fund.

If, following retirement, you have attained the age of 55 and permanently retired from the workforce (i.e. you are not employed and do not intend to be employed for ten hours or more per week), you can choose instead to take all or part of your superannuation productivity benefit as a cash lump sum.

3. MSB SCHEME ANCILLARY BENEFIT

You may also have an ancillary benefit in the MSB Scheme, if any of the following ancillary benefit amounts have been paid into your MilitarySuper account:

1. Additional personal contributions
2. Co-contributions
3. Salary sacrifice amounts
4. Spouse contributions (please note that spouse contributions are those paid by your partner into your MilitarySuper account)
5. Transfer amounts
6. Super guarantee amounts

At this point in time you may roll over your entire MSB Scheme ancillary benefit or one or more ancillary benefit types. Any ancillary benefit type not claimed remains preserved in the MSB Scheme. The ancillary benefit may be cashed out once you have reached your superannuation preservation age (see table below) and:

- if you are less than 60 and have permanently retired from the workforce; or
- if you are aged 60 or more and have permanently retired from the workforce or your current employment has ended.

Date of Birth	Preservation Age
Before 1/7/1960	55
1/7/1960 – 30/6/1961	56
1/7/1961 – 30/6/1962	57
1/7/1962 – 30/6/1963	58
1/7/1963 – 30/6/1964	59
After 30/6/1964	60

You can roll over your ancillary benefit to:

- a regulated superannuation fund
- a retirement savings account (RSA)
- an approved deposit fund.

Rollover fund nominations

If you are choosing to roll over part of your benefit, it must be paid to a complying superannuation fund, rollover fund, retirement savings account (RSA). We will not deduct tax from any amount rolled over to another fund however, the receiving fund will deduct 15% tax from any untaxed component of the rollover.

You can nominate two rollover funds or RSAs to receive all or part of your lump sum benefit. Complete one nomination if you are going to roll over your entire benefit to one fund. If you are going to split the amount, complete both nominations with details of the second fund.

We will make all rollover cheques payable to your nominated rollover fund(s) send them directly to your nominated fund(s). Please make sure you have the correct postal address of your fund(s).

When completing this section you must include the name and Australian business number (ABN) for the nominated rollover fund or RSA. Providing the superannuation fund number (SFN) is optional. If you have a membership number for the rollover fund or RSA, please include this number. If you do not have a membership number, please list a superannuation product identification number (SPIN). You can get these details from the rollover fund or RSA. If you don't include these details, it will result in payment delays of your benefit. Please ensure your nominated rollover account(s) is active and can receive deposits from other superannuation funds. Failure to do so will result in the payment being returned to our office.

Surcharge debt

If you have a superannuation contributions surcharge debt, it will be deducted from your benefit before payment. Interest will also be applied to the surcharge debt until the debt is fully paid.

In deducting the debt from your benefit, default provisions apply if you do not make an election. The default provisions are:

- if the employer benefit is converted to pension in part or full, any surcharge debt will be taken from the employer benefit after conversion to pension
- if the employer benefit is taken as a total lump sum, the debt will be taken from that benefit.

You do not need to return this page with your form.

If you make an election, the default provisions will not apply. You may elect for the surcharge debt to be deducted from:

- the employer benefit before it is paid as a lump sum or converted to a pension
- the member benefit before it is paid as a lump sum
- any ancillary benefit before it is paid as a rollover.

Payment

Lump sum payments and rollover cheques are normally paid within 15 working days after your discharge is confirmed or the date we receive your application, whichever is the later.

Tax file number

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, the DFRDB Authority and the MSB Board are required to deduct PAYG tax at the highest marginal rate, plus 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 application/enquiry form with the Australian Taxation Office (ATO). Forms are available at all ATO branches or via the ATO website. You must provide proof of identity at the time you lodge the form.

Further information

If you wish, you can seek further information from the DFRDB on **1300 001 677** on your options and completion of this form.

You can also read:

- The DFRDB book
- 'About to Leave the ADF?' leaflet
- 'Superannuation Contributions Surcharge' leaflet
- 'Taxation of Benefits' leaflet.

All these publications are available on the DFRDB website at **www.dfrdb.gov.au**

A financial advisor may also be able to assist.

Re-entry to the Defence Force

If you **re-enter** the ADF within 90 days, please contact ComSuper on **1300 001 677** as **there is action you may take to protect your superannuation rights.**

Privacy

The DFRDB Authority, the MSB Board and their administrator, ComSuper, are collecting the information on this form in order to:

- confirm your identity
- assess your eligibility for payment/rollover of the benefit
- record up to date details relating to your spouse (if applicable) for future benefit eligibility
- pay your benefit or to roll it over
- contact you.

The DFRDB Authority, the MSB Board 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
- it is to an independent research firm who may, on our behalf, invite you to participate in a survey about our service (they are required to protect this information from disclosure to another party). If you do not want your contact details passed to the independent research firm, please indicate this in the Declaration at **Part J** of the benefit application form.

Contact us

We must provide you with any information you need to understand your benefit entitlements.

If you have any further questions about your benefit entitlements or investment options, you can contact us in the following ways:

Visit

Unit 4 Cameron Offices
Chandler Street
Belconnen ACT 2617

Phone

1300 001 677
for the cost of a local call

Mail

PO Box 22
Belconnen ACT 2616

Fax

(02) 6272 9616

Internet

www.dfrdb.gov.au

Email

members@dfrdb.gov.au

Disclaimer

IT IS IMPORTANT YOU KNOW THIS DOCUMENT CONTAINS GENERAL ADVICE OR INFORMATION ONLY

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation or needs. You may wish to do so with or without the assistance of a licensed financial advisor.



Application for DFRDB refund and gratuity and superannuation productivity benefit (including MSB Scheme ancillary benefit)

PART A

About yourself

1. Service Navy Army RAAF

2. Service number/employee ID

3. Service number from a previous period of service (if applicable)

4. Salutation Mr Mrs Ms Miss Other

Surname

Given name(s)

5. Former surname (if applicable)

6. Date of birth / /

7. Phone numbers **before** discharge

BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

8. Email address **before** discharge

@

PART B

Exit details

9. Location of discharge centre

ADDRESS

SUBURB

STATE

POST CODE

Phone number (if known)

10. Date of exit D D / M M / Y Y Y Y
 / /
11. Were you in receipt of DFRDB retirement pay prior to this period of service?
 Yes—stop and complete Form **D20** instead
 No
12. Postal address **after** discharge
 POSTAL ADDRESS

 SUBURB STATE POST CODE

 Residential address **after** discharge
 RESIDENTIAL ADDRESS

 SUBURB STATE POST CODE
13. Phone number **after** discharge
 BUSINESS HOURS

 AFTER HOURS

 MOBILE NUMBER
14. Reason for discharge

PART C

Employment details

15. Immediately prior to entering the ADF were you a contributor to the Commonwealth Superannuation Scheme?
 Yes
 No
16. Are you rejoining the ADF on a full-time basis within 90 days?
 Yes
 No
17. If you have reached age 55 do you intend to be gainfully employed in the workforce (i.e. employed for more than ten hours per week)?
 Yes
 No

PART D

Refund and gratuity

18. Give details of the account you want your benefit paid into. The account must be in Australia.
- Type of financial institution Savings bank Building society Trading bank Credit union

Name of institution

Branch name

Branch (BSB) number -

Account number

Account held in name(s)
of (must include
your name)

19. **You may roll over to a maximum of two rollover funds.**

Cheques will be made payable to the nominated rollover fund(s) and forwarded to the address provided below. A copy of the rollover benefits statement will also be included with your benefit payment letter and sent to your nominated address.

Write the amount for each institution, except write 'BALANCE' for the last (or only) fund.

IMPORTANT: Please ensure your nominated rollover account(s) is active and able to receive deposits from other superannuation funds. Failure to do so will result in the payment being returned to our office.

Name of fund

Postal address of fund POSTAL ADDRESS

SUBURB STATE POST CODE

Fund Identification no.

Australian business no. (ABN) of rollover fund

Superannuation fund no. (SFN)

Rollover identification no.

Superannuation product identification no. (SPIN)

Membership no. for fund

Amount \$

If you would like to roll over your benefit to more than 1 fund, please complete the details under **Part D** on a separate sheet/s.

PART E

Superannuation productivity

20. On date of exit, will you be **55 years of age or over and retired** from the workforce? ('Retired' means not gainfully employed for 10 hours or more per week)
- No- You must roll over all your Superannuation Productivity
 - Yes—choose your option for your superannuation productivity (one only):
 - Take all as cash lump sum. Go to **Question 23**
 - Roll over all, or**
 - Roll over part**, take the rest as cash lump sum

21. Do you want your superannuation productivity paid to the rollover fund nominated in **Question 19** (if you nominated one fund only):
- Yes—go to **Part F**
 - No—please complete **Question 22**
 - N/A—did not nominate a fund at **Question 19**; please go to **Question 22**

22. **You may roll over to a maximum of two rollover funds.**

Cheques will be made payable to the nominated rollover fund(s) and forwarded to the address provided below. A copy of the Rollover Benefits Statement will also be included with your benefit payment letter and sent to your nominated address

Write the amount for each institution, except write 'BALANCE' for the last (or only) fund.

IMPORTANT: Please ensure your nominated rollover account(s) is active and able to receive deposits from other superannuation funds. Failure to do so will result in the payment being returned to our office.

Name of fund	<input type="text"/>
Postal address of fund	<div style="border: 1px solid black; padding: 2px;">POSTAL ADDRESS</div> <input type="text"/> <input type="text"/> <div style="display: flex; justify-content: space-between; font-size: small;"> SUBURB STATE POST CODE </div> <input type="text"/>
Fund identification no.	<input type="text"/>
Australian business no. (ABN) of rollover fund	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
OR	
Superannuation fund no. (SFN)	<input type="text"/> <input type="text"/> <input type="text"/>
Rollover identification no.	<input type="text"/>
Superannuation product identification no. (SPIN)	<input type="text"/>
OR	
Membership no. for fund	<input type="text"/>
Amount	\$ <input type="text"/>

If you would like to roll over your benefit to more than 1 fund, please complete the details under **Part E** on a separate sheet/s.

23. Give details of the account you want your cash lump sum paid into (if different to **Question 18, Part D**).

The account must be in Australia.

Type of financial institution	<input type="radio"/> Savings bank <input type="radio"/> Building society <input type="radio"/> Trading bank <input type="radio"/> Credit union
Name of institution	<input type="text"/>
Branch name	<input type="text"/>
Branch (BSB) number	<input type="text"/> - <input type="text"/>

Fund identification no.

Australian business no. (ABN) of rollover fund

OR

Superannuation fund no. (SFN)

Rollover identification no.

Superannuation product identification no. (SPIN)

OR

Membership no. for fund

Ancillary benefit type:

1

2

3

4

If you would like to roll over your ancillary benefit to more than 1 fund, please complete the details under Part G on a separate sheet/s.

Example:

First fund:	(1) Salary sacrifice
	(2) Co-contributions
Second fund:	(1) Additional personal contributions
	(2) Transfer amounts

PART H

Tax file number

Under the *Superannuation Industry (Supervision) Act 1993*, we are 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
- 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 ComSuper, you are under no obligation to provide it again in this application.

Your tax file number

Your tax file number remains confidential

29. Can the DFRDB Authority and/or the MSB Board give your TFN to the rollover fund(s)/RSA(s) nominated above?
- Yes
- No
- Not applicable

PART I**Document list**

30. If applicable, when you lodge this form, please provide a copy of the **Defence Force's acceptance of long service leave credit** (if you are claiming an additional period)

If you are claiming ancillary benefits, attach certified copies of documents requested to prove your identity.

If you joined the Defence Force before 1 July 1983, your eligible service period (for PAYG taxation purposes in respect of any lump sum payments) may include periods of employment recognised for long service leave purposes. If such a period is not already included in your total period of effective service, you should provide details of the periods if you wish to have them included in your eligible service period.

If you claim an additional period, you must attach to this application a copy of the Defence Force's acceptance of the periods for long service leave purposes.

PART J**Declaration**

I declare that:

- I have been advised to read the Product Disclosure Statement (PDS) [DFRDB Book] for the Military Superannuation and Benefits Scheme (MilitarySuper) [Defence Force Retirement and Death Benefits (DFRDB) Scheme] before completing this application form
- I understand the options available for my benefit entitlement;
- the information I have supplied is complete and correct;

I also declare in relation to my tax file number (TFN) that:

- I have read and understood the information set out in Part G; I understand that supplying my TFN is optional and that if I have not provided my TFN, tax will be deducted at the top marginal rate
- the TFN I have provided is the same number advised to me by the Australian Tax Office
- my TFN will be provided to a rollover fund unless I advise the MSB Board or its administrator, ComSuper, not to.

I understand that if I have not provided all the required information, this application may be returned to me for completion and payment may be delayed.

31. Signature and date

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

- 32.

I do not want my contact details passed to an independent firm commissioned for the purpose of participating in research on the service provided by ComSuper.

PART K**Lodgement**

33. Send your completed application and attachments to:

DFRDB
PO Box 22
BELCONNEN ACT 2616

Attachment reference Persons before whom documents may be certified

1. A person who is currently licensed or registered under a law to practice in one of the following occupations:

Occupations

- Chiropractor
 - Dentist
 - Medical practitioner
 - Nurse
 - Optometrist
 - Patent attorney
 - Pharmacist
 - Physiotherapist
 - Psychologist
 - Trade marks attorney
 - Veterinary surgeon
 - Legal Practitioner
2. A person who is enrolled on the roll of the Supreme Court of a State or Territory or the High Court of Australia, as a legal practitioner (however described)
 3. **A person who is in the following list**
 - Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
 - Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
 - Authorised representative or officer of an Australian Financial Services licensee, having 2 or more years of continuous service with one or more licensee
 - Bailiff
 - Bank officer with 2 or more continuous years of service
 - Building society officer with 2 or more years of continuous service
 - Chief executive officer of a Commonwealth court
 - Clerk of a court
 - Commissioner for Affidavits
 - Commissioner for Declarations
 - Credit union officer with 2 or more years of continuous service
 - Employee of the Australian Trade Commission who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
 - Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (c) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
 - Fellow of the National Tax Accountants' Association
 - Finance company officer with 2 or more years of continuous service
 - Statutory Office holder not otherwise listed
 - Judge of a court
 - Justice of the Peace
 - Magistrate
 - Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
 - Master of a court
 - Member of Chartered Secretaries Australia
 - Member of Engineers Australia, other than at the grade of student
 - Member of the Association of Taxation and Management Accountants

You do not need to return this page with your form.

Attachment reference (continued)

- Member of the Australian Defence Force who is:
 - (a) an officer; or
 - (b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 2 or more years of continuous service; or
 - (c) a warrant officer within the meaning of that Act
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Member of:
 - (a) the Parliament of the Commonwealth; or
 - (b) the Parliament of a State; or
 - (c) a Territory legislature; or
 - (d) a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- Notary public
- Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority; or
 - (c) a local government authority;
 with 2 or more years of continuous service who is not specified in another item in this Part
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy

DISCLAIMER Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation or needs. You may wish to do so with or without the assistance of a licensed financial advisor.

DFRDB and MilitarySuper are administered by ComSuper

Located at: Unit 4, Cameron Offices,
Chandler St, Belconnen
ACT 2617

Postal Address: MilitarySuper, PO Box 22,
Belconnen ACT 2616

Internet: www.militarysuper.gov.au
www.dfrdb.gov.au

Email: members@militarysuper.gov.au
members@dfrdb.gov.au

Telephone: 1300 006 727

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