



Application for DFRDB retirement pay, commutation and superannuation productivity (including MSB 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 Scheme (DFRDB) and you are being discharged from the Australian Defence Force (ADF) with an entitlement to Retirement Pay.

Do not use this form if you are being discharged and then joining another arm of the ADF without a break in full-time service—you are not entitled to DFRDB benefits.

When to use this form

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

Completing this form

You will need to complete the following.

Part A: About you

Part B: Exit details

Part C: Account details for your retirement pay

Part D: Commutation

Part E: Superannuation productivity

Part F: Military Superannuation and Benefits (MSB) Scheme ancillary benefit options

Part G: Identification requirements

Part H: Tax file number

Part I: Document list (if applicable)

Part J: Member declaration

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

Options

This form must not be completed earlier than three months **before** discharge. This form asks about the options you choose for your:

1. Retirement pay

The rate of retirement pay is based on completed years of effective service and is a percentage of the annual rate of pay for DFRDB purposes at retirement.

2. Commutation

On retirement, you can commute (i.e. exchange) part of your retirement pay for an immediate lump sum. The maximum you can commute is five times your retirement pay, if retirement is after 29 June 2002. If you retired prior to this date, a slightly lower maximum will apply. You can commute less than the maximum. An election to commute must be lodged with ComSuper/the DFRDB Authority within six months of your becoming entitled to retirement pay.

3. 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 10 hours or more per week), you can choose instead to take all or part of your superannuation productivity benefit as a cash lump sum.

4. 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

You may roll over your MSB Scheme ancillary benefit at any time. 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—you have permanently retired from the workforce; or
- if you are aged 60 or more—you 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 rollover 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, the default provision is for the surcharge debt to be taken from the Superannuation Productivity lump sum benefit. However you can elect to have your debt deducted from your DFRDB benefits instead. If you make such an election and also elect to commute Retirement Pay, the debt will be deducted from your commutation lump sum.

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 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 application/enquiry form with the Australian Taxation Office (ATO). Forms are available at all tax offices. You must provide proof of identity at the time you lodge the form.

Tax file number declaration form

If you claim a pension benefit, please complete the tax file number declaration form, which is available from the ATO. The information you provide on this form will determine how much tax will be deducted from your pension. Please note that you can only claim the tax-free threshold against one source of income.

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
- 'Taxation Concessions – Deductible Amounts' leaflet
- fact sheets on each ancillary benefit type

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 Defence Force 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 their administrator, 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 (for example the Australian Taxation Office, Centrelink or the Department of Veterans' Affairs). We will not disclose your personal information to these agencies unless it is lawful to do so
- it is to a 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 firm, please indicate this at **Part J** of this application form.

Contact

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:

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

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.



AFSL: 238395
ABN: 50 925 523 120
Board ABN: 72 406 779 248

Application for DFRDB retirement pay, commutation and superannuation productivity (including MSB 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 number **before** retirement

8. Email address **before** retirement

Postal address **before** retirement

SUBURB STATE POST CODE

9. Residential address **after** retirement

SUBURB STATE POST CODE

Postal address **after** retirement

SUBURB STATE POST CODE

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

Postal address

SUBURB STATE POST CODE

Fund ID no.

Amount \$

Australian business no. (ABN) of rollover fund 'Compulsory'

AND

Rollover identification no.

Superannuation product identification no. (SPIN)

AND

Membership no. for fund

Note: If you would like to roll over your benefit to more than one fund, please complete the details under **Part D** on a separate sheet(s).

Superannuation fund no. (SFN)

23. If you have a superannuation contributions surcharge debt, it will be taken from the superannuation productivity lump sum benefit. This is the default provision. However you can elect to have your debt deducted from your DFRDB benefits instead. If you make such an election and also elect to commute retirement pay, the debt will be deducted from your commutation lump sum.

- Default provision to apply
- Deduct from DFRDB benefit

PART E

Superannuation productivity

24. On date of exit, will you be 55 years of age or over and permanently 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 **one** option for your superannuation productivity:
 If Yes, select **one** option for rollover:
 - Take all as cash lump sum—go to **Part F**
 - OR**
 - Roll over all
 - OR**
 - Roll over part, take the rest as cash lump sum

25. Do you want your superannuation productivity paid to the rollover fund nominated in **Question 22?** (if you nominated one fund only):

- Yes
- No—go to **Question 26**
- Not applicable (didn't nominate a fund at **Question 22**)—go to **Question 26**

26. **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

SUBURB

STATE

POST CODE

Fund ID no.

Amount

\$

Australian business no.
(ABN) of rollover fund
'Compulsory'

AND

Rollover identification no.

Superannuation product
identification no. (SPIN)

AND

Membership no. for fund

Note: 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).

Superannuation fund no.
(SFN)

PART F

MSB Scheme ancillary benefit options

27. Choose your options for your MSB Scheme ancillary benefit:

- Claim now—Go to **Question 28**
- Do not claim—Go to **Part G**
- Not applicable (don't have an ancillary benefit)—Go to **Part G**

Note: You are not entitled to a cash payment of your ancillary benefit before preservation age and satisfying a condition of release. Until that occurs, if you claim your ancillary benefit, it must be rolled over.

32. Give details of the fund/s you want your ancillary benefit paid into. This form allows you to provide details for up to 2 rollover funds. Write the ancillary benefit type/s for each fund (see example below). If you want all of your ancillary benefit paid to one rollover fund, write 'ALL' beside the 'Ancillary Benefit type' below. Please use block letters.

Cheques will be made payable to the rollover funds. The cheques and Rollover Benefit Statements will be sent to you to send to the rollover funds when you lodge your rollover documents.

Name of fund

Fund ID no.

Australian business no. (ABN) of rollover fund 'Compulsory'

AND

Rollover identification no.

Superannuation product identification no. (SPIN)

AND

Membership no. for fund

Superannuation fund no. (SFN)

Ancillary benefit type

1. _____
2. _____
3. _____
4. _____

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

Example:

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

PART G**Identification requirements**

33. To protect against fraud, safeguard your benefit and comply with the government's recently introduced Anti-Money Laundering and Counter Terrorism Financing Legislation, we need you to provide documentation to prove your identity. Please be aware that under some circumstances we may request further information from you. If you are unable to provide documentation of the type set out below you should speak to an information officer on **1300 006 727**.

All documents provided to confirm your identity must be certified.

You will need to provide certified copies of

- one document from **column A** in the table below, OR
- one document from **column B** AND one document from **column C**

For example, you could provide a certified copy of your driver's licence (from **column A**) OR a certified copy of your birth certificate AND a certified copy of your tax return with your current residential address.

A	B	C
Driver's licence or permit issued by state or territory or foreign government	Birth certificate or birth extract, issued by Australian or foreign government (either in English or accompanied by English translation prepared by an accredited translator)	Copy of rates bill with the same address and name as on the application
Passport (current or expired by less than two years)	Australian citizenship certificate	Copy of electricity or gas bill with the same address and name as on the application
Identification or proof of age card issued by a state or territory, containing a photograph	Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	Copy of tax return letter from the ATO with the same address and name as on the application
National identity card, containing a photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	Pension or other social security/ DVA benefit card	Letter from Centrelink or DVA with the same address and name as on the application
	ADF discharge papers or an ADF ID card	

All copies of documents provided to MilitarySuper must be certified as true and correct copies of the original by one of the persons listed in the section **Attachment reference** at the end of this form.

The person certifying your documentation must confirm in writing that you are the valid holder of the ID that you are presenting and that any copies are true copies of the original.

The certification must include the name, address, occupation, telephone number and registration number (if applicable) of the certifying authority.

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. Copies of identification provided will be stored electronically in a secure environment. The paper copies will be securely destroyed. All copies will only be used for the purpose of confirming your identity.

List the documents you have attached to prove your identity:

1. _____
2. _____
3. _____

PART H**Tax file number**

34. 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; 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 ComSuper, you are under no obligation to provide it again in this application.

Your tax file number remains confidential.

Your tax file number

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**

35. If applicable, when you lodge this form, please provide the following documents:

- **Medicare levy variation declaration**
If you are claiming a Medicare Levy exemption against a pension entitlement. The form is available from your local tax office.
- **A copy of the Defence Force's acceptance of long service leave credit**
If you are claiming an additional period.
- 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 purposes.

PART J**Member declaration**

36. 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 H**; 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 of Tax
- 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.

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y
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37.

- 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**

38. Post your completed original application and attachments to:

DFRDB
PO Box 22
Belconnen ACT 2616

END FORM

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

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

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

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