



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)

### *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](http://www.militarysuper.gov.au) or [www.dfrdb.gov.au](http://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*

Complete:

- Part A: About yourself
- 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
- Part G: Tax File Number
- Part H: Document list (if applicable)
- Part I: Member declaration

Then lodge with the DFRDB Authority at the address in Part J.

### *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.

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this page with your form.*

## Options (continued)

### 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 RSA's 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.

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

## **Surcharge debt**

If you have a superannuation contributions surcharge debt, it will be deducted 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

## **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 Australian Taxation Office (ATO) Application/Enquiry form with the ATO. Forms are available at all Taxation 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 for the following reasons:

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

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- it is to Orima Research 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 Orima Research, please put a cross in the box at Question 36A on page 11 of the benefit 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:

<b>Visit</b> Unit 4 Cameron Offices Chandler Street Belconnen ACT 2617	<b>Mail</b> PO Box 22 Belconnen ACT 2616	<b>Email</b> <a href="mailto:members@dfrdb.gov.au">members@dfrdb.gov.au</a>
<b>Phone</b> <b>1300 001 677</b> for the cost of a local call	<b>Fax</b> (02) 6272 9616	<b>Internet</b> <a href="http://www.dfrdb.gov.au">www.dfrdb.gov.au</a>

## 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.



## PART A (continued)

10. Phone numbers  
after retirement
- Home phone ( ) \_\_\_\_\_
- Work phone ( ) \_\_\_\_\_
- Mobile phone \_\_\_\_\_

11. Your marital status:

- Single - Go to Part B
- Married
- De facto

Date commenced de facto relationship:

\_\_\_\_\_  
day month year

12. Spouse's details
- Surname \_\_\_\_\_
- Given names \_\_\_\_\_
- Date of Birth \_\_\_\_\_  
day month year

## PART B Exit Details

13. Location of Discharge Centre \_\_\_\_\_
- Phone number (if known) ( ) \_\_\_\_\_

14. Date of Exit \_\_\_\_\_  
day month year

15. Were you in receipt of DFRDB Retirement Pay prior to this period of service?

- No
- Yes

16. For officers only:

Are you accepting a **redundancy package** or ceasing on termination of a **short service commission**?

- No
- Yes
- Short service commission
- Redundancy

**PART C**  
**Account details for your Retirement Pay**

17. Give details of the account you want your benefit paid into.

The account must be in Australia.

Type:  Building Society  Credit Union  Bank

Name of financial institution \_\_\_\_\_

Branch name \_\_\_\_\_

Branch No. (BSB) \_\_\_\_\_

Account No. \_\_\_\_\_

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

**PART D**  
**Commutation**

18. Do you want to commute your Retirement Pay to a lump sum?

No **Go to Part E**

Yes Do you elect to :

commute the maximum entitlement, or

commute 4 times Retirement Pay, or

receive a commutation lump sum of \$\_\_\_\_\_ gross

19. You have the choice of applying your Member Contributions (i.e. your Non-Concessional Contributions) towards the commutation lump sum, to provide a tax free component of the lump sum, or towards your Retirement Pay to provide an annual fixed tax free amount of retirement pay.

Do you want to apply your post June 1983 Non-Concessional Contributions to:

A - Your Retirement Pay (Fortnightly Pension)

B - Your commutation lump sum

If you paid more in superannuation and life insurance premiums before July 1983 than you could claim as a tax deduction, you should indicate the excess contributions amount below. Any excess contributions will be added to your Non-Concessional Contributions.

Pre 1 July 1983 excess contributions \$\_\_\_\_\_

(This amount can be obtained by telephoning the Australian Taxation Office (ATO) on 13 10 20, or by writing to ATO, Superannuation Business Line, PO Box 3100, Penrith, NSW, 2740, and quote your TFN.)

20. Do you want to roll over any of your commutation lump sum?

No - (Take all cash as a lump sum) Go to Question 21

Yes - Select your option for rollover (one only)

Roll over all. Go to Question 22

Withdraw Member Contributions and roll over balance  
(the Non-concessional Contributions will be paid as a tax free lump sum)

Withdraw \$\_\_\_\_\_ gross as a cash lump sum and roll over the balance

**PART D**  
**(continued)**

- 21.** Give details of the account you want your benefit paid into (if different to Part C)  
The account must be in Australia.

Type:  Building Society  Credit Union  Bank

Name of financial institution \_\_\_\_\_

Branch name \_\_\_\_\_

Branch No. (BSB) \_\_\_\_\_

Account No. \_\_\_\_\_

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

- 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 of fund \_\_\_\_\_

Postcode \_\_\_\_\_

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 \_\_\_\_\_

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 D** **(continued)**

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 your option for your Superannuation Productivity (one only):  
 Take all as cash lump sum. Go to Part F  
 Roll over all  
 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 - Please complete Question 26  
 N/A - (did not nominate a fund at Question 22) - Please complete 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 of fund \_\_\_\_\_

Postcode \_\_\_\_\_

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 \_\_\_\_\_

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 F**  
**MSB Scheme Ancillary**  
**Benefit Options**

27. Choose your options for your MSB Scheme Ancillary Benefit.

- Claim now - Please go to Question 28
- Do not claim - Please go to Part G
- Not applicable (You do not have an Ancillary Benefit) - Please 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.**

28. Choose your options for your Ancillary Benefit. Please mark the box to indicate whether you would like to cash out or roll over any or all of your Ancillary Benefit types:

Ancillary Benefit Type		Cash out - Only if you have reached preservation age and satisfied the Condition of Release (see below)	Roll over Any time
		See Question 29	See Question 31
All types <b>OR</b>	100% only >	<input type="checkbox"/>	<input type="checkbox"/>
i) Additional Personal Contributions	100% only >	<input type="checkbox"/>	<input type="checkbox"/>
ii) Salary Sacrifice	100% only >	<input type="checkbox"/>	<input type="checkbox"/>
iii) Transfer Amounts	100% only >	<input type="checkbox"/>	<input type="checkbox"/>
iv) Spouse Contributions	100% only >	<input type="checkbox"/>	<input type="checkbox"/>
v) Co-contributions	100% only >	<input type="checkbox"/>	<input type="checkbox"/>
vi) Super Guarantee	100% only >	<input type="checkbox"/>	<input type="checkbox"/>

**Condition of Release to Cash Out Your Ancillary Benefit**

You have reached preservation age and:

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

**29.** If you are cashing out any of your Ancillary Benefit and you would like it paid into the account nominated in Question 17 or Question 21, please indicate below:

Pay into account nominated in Question 17 › Go to Question 30

Pay into account nominated in Question 21 › Go to Question 30

If you would like your Ancillary Benefit paid into a different account, please complete Question 30.

**30.** Give details of the account you want your benefit paid into.  
The account must be in Australia.

Type:  Building Society  Credit Union  Bank

Name of financial institution \_\_\_\_\_

Branch name \_\_\_\_\_

Branch No. (BSB) \_\_\_\_\_

Account No. \_\_\_\_\_

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

### **Rollover only**

**31.** If you are rolling over any of your Ancillary Benefit and you nominated a single rollover fund at Question 22 or Question 26 and you would like the Ancillary Benefit paid into one of those funds, please indicate below:

Pay into fund nominated in Question 22 › Go to Part G

Pay into fund nominated in Question 26 › Go to Part G

If you would like your Ancillary Benefit paid into a different account, please complete Question 32.

**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 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. \_\_\_\_\_



A	B	C
Driver's licence or permit issued by State or Territory or foreign government	Birth Certificate or Birth Extract, issued by an Australian or foreign Government (either in English or accompanied by English translation prepared by an accredited translator)	Copy of a 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 an electricity or gas bill with the same address and name as on the application
An 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 a tax return letter from the ATO with the same address and name as on the application
A 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	A 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 following:

- a legal practitioner enrolled on the roll of a supreme court or the high court of Australia
- a judge or magistrate of a court
- a chief executive officer of a Commonwealth court
- a registrar or deputy registrar of a court
- a Justice of the Peace (JP)
- a notary public
- a police officer
- an agent or permanent employee of the Australian Postal Corporation in an office supplying postal services to the public
- an Australian consular officer or an Australian diplomatic officer
- a finance company officer with two or more years of continuous service with one or more Finance Companies
- a person employed by or an authorised representative of the holder of a financial services licence with two or more continuous years of service
- a member of the Institute of Chartered Accountants (ICA), Certified Practising Accountants (CPA Australia) or National Institute of Chartered Accountants (NIA) with two or more years of continuous membership

## **PART G** **(continued)**

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

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## **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

\_\_\_\_\_

Your Tax File Number remains confidential

**34A.** 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 Taxation Office.
- 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 purposes.

## **PART J**

### **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
- the Tax File Number 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.

Your signature \_\_\_\_\_

Date

\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|\_\_\_\_\_|  
 day month year

36A.  I do not want my contact details passed to Orima Research for the purpose of participating in research on the service provided by ComSuper.

## **PART K**

### **Lodgement**

37. Send your completed application and attachments to:

DFRDB  
 PO Box 22  
 BELCONNEN ACT 2616

