



Application for DFRDB deferred 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 entitled to claim payment of a Defence Force Retirement and Death Benefits scheme (DFRDB) deferred benefit, after having previously elected to preserve your rights. To qualify for a deferred benefit, you must have completed 20 years of combined eligible employment (which includes DFRDB service) and subsequent continuous public employment after you left the Australian Defence Force (ADF).

When to use this form

This form must not be lodged until completion of your required period of public employment.

Please complete the following parts.

- Part A:** About yourself
- Part B:** Account details for your retirement pay
- Part C:** Commutation
- Part D:** MSB scheme ancillary benefits
- Part E:** Identification requirements
- Part F:** Document list
- Part G:** Tax file number
- Part H:** Declaration

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

Options

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

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, provided you retired after 29 June 2002. If you retired prior to this date, a different commutation factor will apply. You can commute less than the maximum. An election to commute must be lodged with ComSuper/the DFRDB Authority within six months after you become entitled to retirement pay.

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

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 and have permanently retired from the workforce
- 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

Any ancillary benefit type not claimed remains preserved in the MSB scheme.

You can roll over your ancillary benefit to:

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

Options

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.

If you choose to 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.

Surcharge debt

If there is 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.

If you choose to 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 the date we receive your application.

Re-entry to the Defence Force

If at any time you consider re-entry to the ADF, contact the DFRDB Authority on **1300 001 677**. To protect your superannuation rights, there is action you must take before re-entering.



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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

BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

8. Postal address

SUBURB STATE POST CODE

9. Marital status Married De facto Single—go to **Part B**

Date commenced de facto
relationship (if applicable) / /

10. Spouse's details

Surname

Given name(s)

Date of birth / /

Type of financial institution Savings bank Building society Trading bank Credit union

Name of institution

Name of account holder(s) (must include your name)

Branch name

Branch (BSB) number -

Account number

16. 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.

First fund

Name of fund

Fund ID number

Amount \$

Australian business number (ABN) of rollover fund

OR

Superannuation fund number (SFN)

Rollover identification number

Superannuation product identification number (SPIN)

OR

Membership No. for fund

Second fund

Name of fund

Fund ID number

Amount \$

Australian business number (ABN) of rollover fund

OR

Superannuation fund number (SFN)

Rollover identification number

Superannuation product identification number (SPIN)

OR

Membership number for fund

PART D

MSB scheme ancillary benefit options

17. Choose your options for your MSB scheme ancillary benefit.

- Claim now—please go to **Question 19**
 Do not claim now—please go to **Part F**
 Not applicable (you do not have an ancillary benefit)—Please go to **Part F**

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.

18. 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* See Question 19	Roll over any time See Question 21
All types	100% only	<input type="checkbox"/>	<input type="checkbox"/>
OR			
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"/>
vi) Super guarantee	100% only	<input type="checkbox"/>	<input type="checkbox"/>
<p>Condition of release to cash out your ancillary benefit You have reached preservation age and:</p> <ul style="list-style-type: none"> • 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. 			

Cash only

19. If you are cashing out any of your ancillary benefit and you would like it paid into the account nominated in **Part B** or **C**, please indicate below:
- Pay into account nominated in **Question 11, Part B**
—go to **Question 21**
 - Pay into account nominated in **Question 15, Part C** (if different to **Part B**)—go to **Question 21**
- If you would like your ancillary benefit paid into a different account, please complete **Question 20**.

20. 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

Name of account holder(s) (must include your name)

Branch name

Branch (BSB) number -

Account number

Rollover only

21. If you are rolling over your ancillary benefit and you nominated a single rollover fund at **Question 16** and would like the ancillary benefit paid to that fund, please indicate below:
- Pay into fund nominated in **Question 16**
—go to **Part E**

If you would like your ancillary benefit rolled over to a different fund, please complete **Question 22**.

22. Give details of the fund(s) you want your ancillary benefit paid into. This form allows you to provide details for up to two 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.

First fund

Name of fund

Fund ID number

Amount \$

Australian business number (ABN) of rollover fund

OR

PART E**Identification requirements**

23. 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
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	Letter from Centrelink or DVA with the same address and name as on the application
	ADF discharge papers or 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 certification must include the name, address, occupation, telephone number and registration number (if applicable) of the certifying authority.

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.

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 F**Document list**

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 joined the Defence Force before 1 July 1983, your eligible service period (for PAYE 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.

Statement(s) of employment to cover full period(s) of public employment.

PART G

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 differ 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 TFN remains confidential.

Your tax file number

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24. 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 H

Declaration

25. 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.

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

26. 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 I

Lodgement

27. 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

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

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

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

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Belconnen ACT 2616

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