



Application for DFRDB spouse, child/student or student pension (including MilitarySuper ancillary benefit)

Before you use this form

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

Who should use this form

You should complete this form if you consider that you are an eligible spouse or eligible child of a deceased member of the Defence Force Retirement and Death Benefits (DFRDB) Scheme.

Completing this form

Complete the following.

- Part A:** About the deceased
- Part B:** Your details
- Part C:** Spouse's pension application
- Part D:** Relationship details
- Part E:** Details of children
- Part F:** Full time student details
- Part G:** Document lists
- Part H:** Identification requirement
- Part I:** Tax file number
- Part J:** Declaration
- Part K:** Lodgement

Who is an eligible spouse?

An eligible spouse is a person who satisfies the definitions of 'spouse who survives a deceased person' and 'Marital or couple relationship' under Sections 6A and 6B of the *Defence Force Retirement and Death Benefits Act 1973 (DFRDB Act)*, for DFRDB Members and the *Defence Force Retirement Benefits Act 1948 (DFRB Act)*, for DFRB Members.

A spouse who survives a deceased person is defined as a person who was in a marital or couple relationship with the deceased person at the time of the person's death. A marital or couple relationship means ordinarily living with another person as that other person's husband, wife or partner on a permanent and bona fide domestic basis.

A 'deceased person' means a person who was, at the time of his/her death, an eligible employee/member or a retirement pensioner.

A marital or couple relationship is regarded as permanent if it had existed for at least three years. If the relationship had not existed for three years, the Authority will determine whether the marital or couple relationship was permanent taking account of any relevant evidence such as, but not limited to, legal marriage, registered relationship, financial dependence, children born or adopted during the relationship or joint ownership of a home which was the normal place of residence.

Prior to 1 January 2008, a spouse's pension under the DFRDB Act was not generally payable if the pensioner commenced a marital or couple relationship after age 60 and died within five years of the relationship commencing. From 1 January 2008 full benefits will be paid if the marital or couple relationship has existed for at least three years. Where the post-retirement relationship has existed for less than three years, a pro-rata of the spouse's pension will be payable.

Where a spouse previously had a marital or couple relationship with the deceased person but not at the time of death, a spouse benefit may still be payable if:

- at the time of the deceased person's death the spouse was legally married to the deceased person; and
- in the opinion of the Authority, the spouse was wholly or substantially dependent upon the deceased person at the time of death.

Temporary absence or hospitalisation

The DFRDB Act and DFRB Act provide that a person may be deemed to be living with another person on a permanent and bona fide domestic basis where the Authority is of the opinion that an absence is a temporary absence or an absence resulting from an illness or infirmity.

Who is an eligible child?

An eligible child is a child of the deceased who:

- has not attained age 16, or
- has not attained age 25 and is a full-time student not ordinarily engaged in employment.

A child of the deceased also includes:

- an ex-nuptial child, a stepchild, an adopted child, a foster child, or a child within the meaning of the *Family Law Act 1975*, a ward of the deceased person; or a child or ex-nuptial child of the spouse, who was wholly or substantially dependent upon the deceased at the time of death.

For a full copy of these definitions, please contact ComSuper.

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.

Pension information

When is the pension paid?

Pension is payable from the day after the date of death. It is calculated on the basis of a 14-day fortnight.

Who pays the pension?

ComSuper first establishes entitlement to pension. Payment is made by ComSuper on behalf of the DFRDB Authority.

Method of payment

Pension is paid by direct credit to an approved financial institution (bank, building society or credit union) of your choice, within Australia. If, at any time, after the pension has commenced, you wish to change the institution to which the pension is being credited, you will need to contact ComSuper by telephoning **1300 001 877**. This must be done one week before payday to ensure payment to your new account.

Tax file number requirements

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, ComSuper is 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.

Tax file number declaration form

The information you provide on this form will determine how much tax is deducted from your pension. Please note, you can only claim the tax-free threshold against one source of income.

Pension increases

The legislation provides for bi-annual increases based on upward movements to the consumer price index. These increases are paid on the first paydays in January and July each year. There are proportionate adjustments if pensions have been paid for only part of the preceding six months.

When does the pension cease?

Pension is payable for your lifetime.

Children's pension

Pension payable in respect of a child will cease upon the child reaching age 16 unless the child remains in full-time education in which case payment will continue until either full-time education ceases or the student attains age 25, whichever occurs first.

Full-time study details

For children over age 16 but less than age 25 to be regarded as eligible children we need to establish that they are full-time students. Students are reviewed at the beginning of each academic year to ensure they have continued full-time study. If a student ceases full-time study during the academic year you must advise ComSuper immediately to avoid any overpayment of pension.

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
- 'Dependants' benefits' leaflet
- 'De facto relationships' form
- 'Superannuation contributions surcharge' leaflet
- 'Taxation of benefits' leaflet
- 'Taxation concessions—deductible amounts' leaflet
- Fact sheets on each ancillary benefit type

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

A financial advisor may also be able to assist.

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 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 an independent research firm, please indicate this at **Part J** ('Declaration') of this form.

*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.

The DFRDB is administered by ComSuper

Located at: Unit 4, Cameron Offices,
Chandler St, Belconnen
ACT 2617
Postal Address: DFRDB, PO Box 22,
Belconnen ACT 2616

Internet: www.dfrdb.gov.au
mail: members@dfrdb.gov.au
Telephone: 1300 001 677
Fax: (02) 6272 9616
TTY: (02) 6272 9827

11. Phone numbers

POSTAL ADDRESS

SUBURB STATE POST CODE

BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

Email address

 @

PART C

Spouse's pension application

12. Are you applying for a spouse's pension? Yes No—go to **Part D**

Commutation

13. Was your spouse in receipt of a DFRDB pension? Yes—go to **Question 16** No
14. Do you want to commute part of your spouse's benefit to a lump sum?
 Yes—**elect either to:**
 commute the maximum entitlement, or
 receive a commutation lump sum of \$
 No—go to **Question 15**

Superannuation contribution surcharge

15. If the deceased was a member of the Defence Force at the time of death and had a superannuation contributions surcharge debt, it will be deducted from the superannuation productivity lump sum benefit. You can elect that it be deducted from your DFRDB benefit instead. However, if you make such an election and also elect to commute part of your pension entitlement to a lump sum, the debt will be deducted from the commutation lump sum.

Deduction options Default provisions to apply Deduct from DFRDB benefit

Payment details

16. Give details of the account you want your payment made to. Please note that your payment will include any ancillary benefit. 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

Stamp of school/college/
university

STAMP OF EDUCATION INSTITUTION																			
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I certify that this
student, whose
birthdate is,

and address is
recorded as

D	D	/	M	M	/	Y	Y	Y	Y
---	---	---	---	---	---	---	---	---	---

ADDRESS																			
SUBURB										STATE					POST CODE				

is undertaking full-time study.

Principal/registrar

SIGNATURE OF PRINCIPAL/REGISTRAR																			
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Date signed

D	D	/	M	M	/	Y	Y	Y	Y
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Payment details

31. Please give details of the account you want payments made to. The account must be within Australia.

Type of financial
institution

Savings bank Building society Trading bank Credit union

Name of institution

Branch name

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Branch (BSB) number

				-			
--	--	--	--	---	--	--	--

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

Account number

--	--	--	--	--	--	--	--	--	--

PART G

Document list

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

- Death certificate
- Marriage certificate
- Child(ren)'s full birth certificate
- Student's full birth certificate
- Statutory declaration
- Copy of latest will (if one exists)
- 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
- Certified copies of documents requested to prove your identity
- Other (please specify below)

33. Please specify other applicable documents

Important

If you have children in your care aged up to 18 years who may be entitled to a benefit, please check that you have completed **Questions 28 and 29**. If there are children aged between 18 and 25 who are attending a School, College or University full-time please check that you have completed **Questions 30 to 37**. If you have more children than this form allows for please attach the same details as required for each additional child or student.

PART H

Identification requirements

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 001 677**.

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.

These documents may be the same as provided to confirm your eligibility as a spouse of the deceased, and need to be certified. Birth certificates or Birth Extracts are required to support all applications for children's benefits and where the person is over the age of 18 for identity purposes they must also supply a document from column A, column C or photographic ID from the school or college. Where a child is under school age the claimant must also provide a medicare card or other documentation listing both the caregiver and child.

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 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 ADF ID card	

All copies of documents provided to DFRDB Authority must be certified as true and correct copies of the original by one of the following:

- a legal practitioner 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 or 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 2 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 Practicing Accountants (CPA Australia) or National Institute of Chartered
- Accountants (NIA) with 2 or more years of continuous membership

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

Please specify documents to prove identity

PART I

Tax file number

- In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, ComSuper is 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.
- If you claim a pension benefit please complete the tax file number declaration form 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.
- 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.

Please complete the TFN details for each person in this claim. Your TFN remains confidential.

- | | | | | | | |
|----|---------------------------------|----------------------|---|----------------------|---|----------------------|
| 1. | Claimant/spouse tax file number | <input type="text"/> | - | <input type="text"/> | - | <input type="text"/> |
| 2. | Child 1 tax file number | <input type="text"/> | - | <input type="text"/> | - | <input type="text"/> |
| 3. | Child 2 tax file number | <input type="text"/> | - | <input type="text"/> | - | <input type="text"/> |
| 4. | Child 3 tax file number | <input type="text"/> | - | <input type="text"/> | - | <input type="text"/> |

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

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The DFRDB is administered by ComSuper

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