



Restoration of reversionary pension benefit application form

Defence Forces Retirement Benefits Act 1948 (DFRB Act)

Defence Force Retirement and Death Benefits Act 1973 (DFRDB Act)

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. The DFRDB Book provides further information about the main features of DFRDB and is available on the DFRDB website www.dfrdb.gov.au or by phoning **1300 006 727**.

Who should use this form?

This form is to be completed by a person whose widow or widower pension under the DFRB or DFRDB schemes was ceased on their re-marriage (prior to 1977) or a person whose pension was cancelled and later only partially restored.

Please forward your completed form and any supporting documentation to:

DFRDB
Pensions Administration Section
PO Box 22
Belconnen ACT 2616

Is someone acting on your behalf or assisting you through this process?

If a family member or legal personal representative is helping you through this process, you are required to provide a letter of authority giving consent to this person to act on your behalf as either your guardian or as your Power of Attorney.

Completing this form

You will need to complete:

- Part A:** Your status
- Part B:** About the deceased
- Part C:** About yourself
- Part D:** Method of payment
- Part E:** Tax file number
- Part F:** Identification requirements
- Part G:** Declaration
- Part H:** Attachments
- Part I:** Privacy and lodgement

Who is eligible to receive a pension?

1. Your spouse pension ceased due to remarriage

If at the time of your former husband or wife's death you received a pension that was cancelled when you remarried, you can now apply to have the pension restored.

2. You currently receive a partially restored pension

If following cancellation, your pension was later partially restored, you can now apply to have the pension fully restored.

If you are not already in receipt of a partially restored DFRB or DFRDB pension, ComSuper needs to establish that your pension was ceased on remarriage.

Information essential in relation to your application

To ensure your benefit is processed quickly and accurately, it will assist ComSuper if you can provide us with the following documents, if available:

- any correspondence from the DFRB Board, the DFRDB Authority, the Super Board (AGRBO or the RBO, and now known as ComSuper), the Department of Social Security (DSS) (now known as Centrelink), or the Department of Defence in relation to the cessation of your pension
- a copy of any group certificate of yourself or the deceased, relating to the deceased's or your pension
- a copy of bank book or statement confirming date pension ceased
- a copy of your marriage certificate to the deceased Member
- a copy of the deceased Member's death certificate.

ComSuper understands it may take time to locate this information, but please do not delay sending your application to ComSuper. The documents requested can be sent at a later date.

ComSuper will assess your application and will notify you of the decision in writing.

Please fully complete the form to reduce any delay in processing your application.

Surcharge debt

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

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

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

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 of pension

If approved, your pension will re-commence from 1 January 2008 or from the date your application is received at ComSuper—whichever is more recent. The pension is prospective only and will not be back-dated to the day it was ceased.

Your new pension payment will be at the same rate you would have received it, adjusted in line with the consumer price index (if appropriate or earlier equivalent) had your pension not been cancelled.

Given the passage of time since pensions were cancelled ComSuper anticipates that the approval process for some applications may take some time whilst entitlements are verified.

Pension information

How often is the pension paid?

Every fortnight

Who pays the pension?

Once ComSuper establishes your entitlement to a pension, payment will be made by ComSuper on behalf of the DFRDB Authority.

Will this affect any other payments I am receiving?

It may. You need to inform any agency that pays you a benefit that is income tested. This payment, however, is not affected by other payments you may receive.

Method of payment

Pension is paid by direct credit to an approved financial institution (bank, building society, credit union) within Australia of your choice. 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** and pressing option 1. 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*, if you do not provide your tax file number (TFN) to ComSuper, we are required to deduct PAYG tax at the full rate of 48.5 per cent including Medicare levy from your pension. 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.

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

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 adjustments to your pension where there is an upward movement in the consumer price index (CPI) over the relevant preceding six months. Any increases are paid on the first paydays in January and July each year.

When does the pension cease?

The reversionary pension is payable for your lifetime. Your pension will not revert to anyone else upon your death.

Privacy

The DFRDB Authority and its administrator, ComSuper, are collecting the information on this form for the following reasons:

- to confirm your identity
- to assess your eligibility for payment of the benefit
- to pay your benefit
- to contact you.

The DFRDB Authority and ComSuper are committed to protecting any personal information we hold about you. Your information will not be used for any other purpose or disclosed to another party unless:

- you authorise us to do so.
- the disclosure is authorised by law. This may include disclosing your personal information to other Government agencies that have specific legislative authority to collect this information (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 provided 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 provided to an independent research firm, please put a cross in the box at question 15 on page 5 of the benefit application form.

Need more information?

DFRDB is administered by ComSuper. If you need more information or help to complete this application please:

Telephone: **1300 001 877**
 Fax: **(02) 6272 9618**

Write to:

DFRDB
PO Box 22
Belconnen ACT 2616

When contacting ComSuper, it will assist us if you can quote the reference number or service number of the deceased.

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



Restoration of reversionary pension benefit application form

PART A

Personal details

Please tick one of the boxes below to identify your status:

- My DFRB or DFRDB spouse pension was ceased due to my remarriage
 (Complete **all Parts** of the application form)
- I currently receive a partially restored pension
 –complete **Parts A, C, E, F** and **G**, where relevant.

PART B

About the deceased

1. Service Navy Army RAAF

2. Salutation Mr Mrs Ms Miss Other

- Surname

- Given name(s)

-

3. Date of birth D D / M M / Y Y Y Y
 / /

4. Service number

5. Service rank at time of discharge

6. Date of death D D / M M / Y Y Y Y
 / /

7. Residential address at time of death

-

- SUBURB STATE POST CODE

8. Retirement pension or salary at the time of death. (if known, please specify if the amount is per fortnight or per annum.) \$

- Per fortnight
- Per annum
- Unknown

PART C

About yourself

9. Salutation Mr Mrs Ms Miss Other

Given name(s)

Maiden name, if applicable

Date of birth ^{D D} / ^{M M} / ^{Y Y Y Y}

Your surname at the time of the deceased's death

Date(s) of re-marriage ^{D D} / ^{M M} / ^{Y Y Y Y}
 ^{D D} / ^{M M} / ^{Y Y Y Y}

Residential address at time your pension was cancelled

SUBURB STATE POST CODE

10. Current surname

DFRB or DFRDB reference number

Current postal address

SUBURB STATE POST CODE

Email address

@

Phone numbers

BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

PART D

Method of payment

11. Branch location

Branch number (BSB) -

Account number

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

PART E

Tax file number

12. Under the *Superannuation Industry (Supervision) Act 1993*, we are authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. We may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, giving us your TFN will have the following advantages (which may not otherwise apply):

- We will be able to accept all types of contributions (subject to scheme rules).
- The tax on contributions to your superannuation account/s will not increase.
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits.
- It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

If you have already provided your TFN to ComSuper, you are under no obligation to provide it again in this application.

Your tax file number

- -

Your tax file number remains confidential.

PART F

Identification requirements

13. If you are applying for ancillary benefits, you need to provide the following 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 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.

These documents may be the same as provided to confirm your eligibility as a spouse of the deceased, and need to be certified.

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 same name and address as on the application
Passport (current or expired by less than two years)	Australian citizenship certificate	Copy of electricity or gas bill with same name and address 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 notice from ATO with the same name and address as on the application

The DFRDB Authority and ComSuper are committed to protecting any personal information we hold about you. Your information will not be used for any other purposes 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.
- you have authorised an independent research firm to invite you to participate in a survey about our service (the research firm is required to protect your information from disclosure to another party). If you do not want your contact details provided to an independent research firm, please put a cross in the box above.

I declare that the information supplied by me is true and correct to the best of my knowledge.

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

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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