



Spouse & Children of a Pensioner Benefit Application Form and Information Leaflet

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 001 877**.

Who should use this form?

This form is to be completed by persons who consider that they satisfy the definition of a spouse as outlined below. Once the application has been completed it should be forwarded to:

DFRDB
Pensions Administration Section
PO Box 22
Belconnen ACT 2616

Completing this form

Complete:

- Part A: About the deceased
- Part B: About yourself
- Part C: Method of payment
- Part D: Relationship details
- Part E: Details of children
- Part F: Full-time study details
- Part G: Identity requirements
- Part H: Tax File Number
- Part I: Declaration
- Part J: Attachments

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

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 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, the surviving partner may still be eligible for a spouse's benefit if, in the opinion of the Commissioner, the spouse was wholly or substantially dependant 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
- 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, a ward of the deceased person
- 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.

Spouse of a pensioner

If the deceased was a pensioner at the time of death, and elected to take the commutation option when they left the Defence Force, an eligible spouse will get an amount equal to 5/8th's (62.5%) of the pension the pensioner would have been receiving at the time of death had they not commuted. If the deceased pensioner did not elect for commutation, an eligible spouse will receive 5/8th's (62.5%) of the pension they were receiving at the time of death.

An additional amount is made up of the difference between what the late pensioner was receiving and what the spouse is entitled to receive for six full paydays and part of the fortnight in which the pensioner passed away. ComSuper pays the spouse this additional amount as a lump sum with their first payment.

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, 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 1 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 Tax Rate plus including 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 Application/Enquiry form with the Taxation Office. 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

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 payday in January and July each year. There are proportionate adjustments if pensions have been paid for only part of the preceding 6 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.

To comply with Anti-Money Laundering and Counter Terrorism Financing legislation, you are required to provide proof of identity.

Please review the ID requirements in Part G for further information.

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 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 provided to Orima Research, please put a cross in the box at question 28 on page 8 of the Benefit Application Form.
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Need more information?

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

Telephone: **1300 001 877**
 Fax: (02) 6272 9618
 Write to: DFRDB
 Pensions Administration Section
 PO Box 22
 Belconnen ACT 2616

Contact

When contacting ComSuper, please remember to quote the reference number/reference of the deceased.

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:

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

Disclaimer

IT IS IMPORTANT YOU KNOW - THIS DOCUMENT CONTAINS GENERAL ADVICE OR INFORMATION ONLY

Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Therefore, before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation or needs. You may wish to do so with or without the assistance of a licensed financial advisor.

DS2SP

PART C
Method of payment

10. Payment may only be made to an Australian account in your name

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
Relationship details

11. Were you legally married to the deceased?

No - Go to Question 14

Yes

12. Date of marriage

____ day ____ month ____ year

(Include a copy of your marriage certificate.)

13. Is the length of your marriage less than 3 years?

No - Go to Question 15

Yes - Question 23 must be answered

14. Were you in a relationship that was registered under a law of a State or Territory as a prescribed kind of relationship?

No - Go to Question 19

Yes

15. Date of registered relationship

____ day ____ month ____ year

(Include a copy of the registration certificate if applicable.)

Is the length of your registered relationship less than three years.

No

Yes - Question 24 must be answered

16. Were you living with the deceased at the time of the death?

No

Yes - Go to Question 26

PART D
(continued)

17. Was the separation due to illness or posting?

- No
 Yes - Go to Question 26

Please provide duration of separation:

From

day	month	year

to

day	month	year

18. Had action been taken in the Family Court to dissolve the marriage?

- No
 Yes

19. Were you living with the deceased on a permanent and bona fide domestic basis at the time of death?

- No

Was the separation due to illness or posting?

- No
 Yes - Please provide a statutory declaration advising details.
- Yes - Please attach statutory declarations completed by two persons outside your immediate family (preferably by professional or business people) who can affirm that the relationship existed on a permanent and bona fide domestic basis and the date on which it commenced.

20. Date you commenced living with the deceased

day	month	year

21. Did you hold any bank, credit union or building society accounts in joint names with the deceased?

- No
 Yes - please provide evidence

22. Did you have joint ownership with the deceased of a house which was your normal place of residence?

- No
 Yes - please provide evidence

23. At the time of death, had you been in this relationship for a continuous period of 3 years or more?

- No
 Yes - please provide evidence

24. Were you wholly or substantially dependent upon the deceased at the time of the death?

- No
 Yes - Please include details of total fortnightly income and expenditure at the

time of the death and attach any documents which support your claim.

25. Were there any children born or adopted during the relationship?

No - Go to Part G

Yes - Go to Part E

PART E
Details of children

26. Please provide details of any children less than age 16 and/or full-time students less than age 25 who may be regarded as eligible children and include copies of full birth certificates. Indicate if the child(ren) is living with you.

Surname of child _____

Given names _____

Date of birth

_____|_____|_____|_____|_____|_____|
day month year

Relationship to the deceased
(e.g child, adopted child,
child within the meaning of the
Family Law Act 1975 etc)

Living with you?

No (Please provide details on separate sheet)

Yes

Account details for child

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 child's name)

For children over the age of 18, please provide their Tax File Number and attach a Tax File Number declaration form

Tax File Number:

_____|_____|_____|_____|_____|_____|_____|_____|_____|_____|

Surname of child _____

Given names _____

Date of birth

_____|_____|_____|_____|_____|_____|
day month year

Relationship to the deceased
(e.g child, adopted child,
child within the meaning of the
Family Law Act 1975 etc)

Living with you?

No (Please provide details on separate sheet)

Yes

Account details for child

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 child's name) _____

For children over the age of 18, please provide their Tax File Number and attach a Tax File Number declaration form

Tax File Number: _____

If you have more than one child please attach the same details as above for each additional child on a separate page.

PART F
Full-time
study details
(for child over age 16)

27. Please provide details of any full time students less than age 25 that may be regarded as eligible students and include copies of full birth certificates (not an extract). If duration of course is less than 12 months, please include dates of duration. If course is more than 12 months (eg 4 year Uni course) only provide dates for current year, at the beginning of each year we send out an Annual Student Review confirming full time study. This will verify continuation of study.

Name of student _____

Name of School/College/University _____

Address of School/College/University _____

Postcode _____

Type of course _____

Duration of course from _____
 day month year

to _____
 day month year

Stamp of School/College/University _____

I certify that this student is undertaking full-time study.

Principal/Registrar signature _____
 day month year

Name of student _____

Name of School/College/University _____

Address of School/College/University _____

Postcode	_____		
Type of course	_____		
Duration of course	from	_____	_____
		day	month
		_____	_____
	to	_____	_____
		day	month
Stamp of School/College/University		_____	_____
		day	month

I certify that this student is undertaking full-time study.

Principal/Registrar signature

PART G **Identification** **requirements**

- 28. 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.

Birth certificate 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 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	For a person under the age of 18, a letter from a school principal, within three months of application, stating the name of the student, residential address and period of time the student attended the school

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 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 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:

PART H **Tax file number**

29. 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

PART I **Declaration**

30. I declare that:

- I have been advised to read the [DFRDB Book] for the 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 DFRDB Authority 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

-
31. I do not want my contact details forwarded to ORIMA Research for the purpose of participating in research on the service provided by ComSuper.
-

PART J ***Attachments***

32. If you have included some attachments with this application, please tick the appropriate box(es) to ensure the attachments are properly recorded.

- Marriage Certificate or Registered Relationship Certificate
- Child(ren)'s Full Birth Certificate(s) (if applicable)
- Tax File Number Declaration Form
- Death Certificate
- Letter from Treating Physician (if applicable)
- Other (please specify below)
- Statutory Declarations (if applicable)
- Certified copies of documents requested to prove your identity

PART K ***Lodgement***

33. Send your completed application and attachments to:

DFRDB Authority
Pensions Administration Section
PO Box 22
BELCONNEN ACT 2616