

Claim your super



Use this form to:

- Request a cash payment (if eligible)
- Transfer part or all of your super to another fund
- Apply for early release of your super on compassionate grounds, or
- Apply for a departing Australia superannuation payment (DASP).

To claim your super under other circumstances, you'll need to complete the appropriate form. For more information call us on **1300 360 149**.

Things to remember

To avoid any delays in processing your payment, please remember to:

- Complete all the required sections of this form
- Print and then sign this form (this form won't be valid if you don't sign and date it)
- Submit this form along with the required additional supporting documents for your claim, e.g. proof of identity, bank statement.

Complete this form in blue or black pen using BLOCK LETTERS and tick where applicable.

1. ACCESSING YOUR BENEFIT

Select the situation(s) below that apply/ies to you:

- I'm making a cash withdrawal, and:
- I'm claiming a retirement benefit (go to section 2)
 - My total account balance is under \$200 (complete section 3 then 4)
 - A portion of my super is unrestricted non-preserved (complete section 3 then 4)
- I'm transferring my benefit to another fund (complete section 3 then 4)
- I'm applying for early release of my superannuation on compassionate grounds (complete section 3 then 4) and provide the following supporting documents:
- A copy of the approved letter from the Australian Taxation Office (ATO).
 - Proof of identity

For more info on the early release of superannuation benefits on compassionate grounds, contact the ATO at ato.gov.au or call **13 10 20** or read our **Accessing your super** document at caresuper.com.au/IBRAccessSuper.

- I'm applying for a DASP and have provided the following supporting documents (complete section 3 then 4):
- Application for departing Australia superannuation payment (DASP) form.
If you entered Australia on an eligible temporary resident visa which has now expired and you've permanently left Australia, you may claim any super you've accumulated. Download an application form from ato.gov.au and submit it with this form. You must complete and send this application within 6 months of your departure from Australia.
 - Proof of identity
- Note:**
1. If you're applying 6 months or more from the date your visa was cancelled or expired and you've departed Australia, please apply to the ATO directly. You don't need to complete this form.
 2. If your claim is more than \$5,000, you'll need to provide confirmation of your immigration status as well as your proof of identification. Apply to the Department of Home Affairs to obtain confirmation of your immigration status.
 3. Your payment must be made to an Australian bank account. If you no longer have an Australian bank account open, your payment will be made to you by cheque or telegraphic transfer. Let us know if you'd like us to arrange this.



HOW WE'LL PROCESS YOUR PAYMENT

For money going out of your account, we generally use the unit price calculated for the day on which the transaction is processed. If we don't have enough information from you to proceed with a transaction, a later unit price may be used. Where a transaction involves money going out of your account, the money will remain invested in the investment option(s) applicable to your account until the payment is processed. If you request a partial withdrawal or transfer to another fund, and you hold multiple investment options, this will be paid out in proportion to your investment options (excluding the Direct Investment option (DIO)) unless specific drawdown instructions are provided with the request. Tax may be applied to any payment made to you.

2. CHECK THAT YOU'RE ELIGIBLE TO CLAIM A RETIREMENT BENEFIT

Before you claim your super

Have you reached your preservation age* and permanently retired from the workforce? (Permanently retired means you won't be gainfully employed again for more than 10 hours per week.)

OR

Are you 60–64 years old and have ceased an employer arrangement since turning 60?

OR

Are you 65 years old or over?

Temporary residents aren't eligible to claim a retirement benefit.

* Your preservation age is 55 if you were born before 1 July 1960. Check your preservation age on page 5.

3. YOUR PERSONAL DETAILS

Member account number _____ / / _____ Date of birth (DD/MM/YYYY) _____ Title _____

Surname _____

Given names _____

Residential address (required) _____

Suburb _____ State/territory _____ Postcode _____

Postal address (if different from above) _____

Suburb _____ State/territory _____ Postcode _____

Mobile _____ Daytime telephone _____

Email _____

Name of last employer who contributed to CareSuper _____ / / _____ Date you left your employer (DD/MM/YYYY)

Residency statement

I confirm that I am an Australian or New Zealand citizen or an Australian permanent resident.

Yes No

4. PAYMENT OPTIONS

OPTION 1: CASH PAYMENT

(You'll need to provide proof of identity with this form and complete section 7.)

I'd like my benefit paid to me electronically.

Your payment will be deducted as per your investment allocation at the time of withdrawal.

Select (✓) the amount for a cash payment.

- My whole balance (this will close my account)
- My balance, less \$1,000* to keep my account open
- Unrestricted, non-preserved maximum cash amount available (this only applies for cash payments)
- The amount of \$ _____ after tax

A minimum of \$1,000 must remain in your account after the claim has been processed.

Please note, the payment amount you receive may be less than requested on this form to make sure your CareSuper account retains the minimum balance of \$1,000.*

*This amount could be less at the time of final payment during periods of market volatility.

! IMPORTANT:

Citizenship declaration and proof of identity is a mandatory requirement for cash withdrawals and transfers to a self-managed super fund (SMSF). See sections 7 and 8.

When you claim your full account balance with CareSuper (if eligible), you'll also lose any insurance cover you have with us and your account will be closed. For more info, please refer to our **Insurance Guide** at caresuper.com.au/insuranceguide.

Account details

Bank name/financial institution

Account name

BSB

Account number

OPTION 2: TRANSFER TO ANOTHER FUND OTHER THAN AN SMSF

I'd like to transfer my super to another fund. Select (✓) how much you'd like to transfer:

- My whole balance (this will close my account)
- My balance, less \$1,000* to keep my account open
- A partial transfer of \$ _____

A minimum of \$1,000 must remain in your account after the claim has been processed.

Please note, the payment amount you receive may be less than requested on this form to make sure your CareSuper account retains the minimum balance of \$1,000.*

*This amount could be less at the time of final payment during periods of market volatility.

Provide the details of the fund you're transferring to:

Name of fund

Your member number in the receiving fund

Fund contact number

Australian Business Number (ABN) of receiving fund

Unique Superannuation Identifier (USI) of receiving fund

OPTION 3: TRANSFER TO MY SMSF

(You'll need to provide proof of identity and a copy of your SMSF bank statement with this form and complete section 7.)

I'd like to transfer my super to an SMSF. Select (✓) how much you'd like to transfer:

- My whole balance (this will close my account)
- My balance, less \$1,000* to keep my account open
- A partial transfer of \$ _____

A minimum of \$1,000 must remain in your account after the claim has been processed.

Please note, the payment amount you receive may be less than requested on this form to make sure your CareSuper account retains the minimum balance of \$1,000.*

*This amount could be less at the time of final payment during periods of market volatility.

IMPORTANT: Provide your SMSF bank statement and complete the SMSF bank details below.

- I've provided a copy of the SMSF's bank account statement (dated within 6 months) showing the bank account name and address of the SMSF.

SMSF details

Name of fund

SMSF electronic service address

SMSF ABN

SMSF contact number

SMSF bank account details

SMSF account name

SMSF BSB

SMSF account number

For a transfer to an SMSF, payment will only be made to the bank account registered with the ATO.



CareSuper will only pay a lump sum into an individual or joint bank account which includes your name.



Tax may be applied to any payment made to you.

Before deciding how to have your super paid, we recommend speaking to a financial planner.

Visit caresuper.com.au/advice or call **1300 360 149** to be put in touch with a CareSuper financial planner.

Additional requirements apply if you are invested in the Direct Investment option. Before you complete this form, please contact us.

5. CONTRIBUTION SPLITTING AND/OR CLAIMING A TAX DEDUCTION

If you'd like to split your super contributions with your spouse for the current or previous financial years, or claim a tax deduction (if eligible) for any personal contributions you made into a CareSuper account during this financial year, it's important you lodge your request or claim your deduction in your super account before or at the same time as we process this payment request.

To split your super contributions with your spouse you'll need to complete and return a **Contribution splitting** form available at caresuper.com.au/contributionsplitting. To claim a tax deduction go to ato.gov.au.

For more information on contribution splitting or claiming a tax deduction call **1300 360 149**.

- Tick (✓) here if you intend to lodge a contribution splitting request or claim a tax deduction for any personal contributions made to your account either prior to or with this form.

6. TAX FILE NUMBER (TFN)

You're not obliged to provide your tax file number (TFN) to CareSuper. However, if you don't provide it:

- You might pay more tax on your super payout. Sometimes you may be able to claim this tax back, however time limits and other rules may apply
- We may not be able to accept contributions for you
- It may be more difficult for you to monitor your account or to locate it if you lose track of it.

CareSuper is authorised to collect your TFN under the *Superannuation Industry (Supervision) Act 1993*. We'll treat it as confidential and only use it for lawful purposes. This includes disclosing it to another superannuation fund when we're arranging a transfer of funds for you. However, you may request in writing that your TFN not be disclosed to any other trustee.

- I understand the above statements and agree to provide my TFN.

I advise that my TFN is: _____

7. PROVIDE PROOF OF IDENTIFICATION (ID)

FOR CASH PAYMENT & TRANSFERS TO AN SMSF

Provide selfie ID

For security reasons, you'll need to provide copies of your current ID documents

I've provided a photo of my:

- Driver licence (both sides) or passport* or proof of age card

AND

- A photo of me holding my selected ID clearly showing my face and the ID details.

Alternatively, you can provide original certified copies of your ID documents – but you'll need to send these via post to **CareSuper Locked Bag 20019, Melbourne VIC 3001**. For more information, please refer to our **Certifying your ID** fact sheet at caresuper.com.au/certifyingid.

* We can accept an Australian passport that's expired within the last 2 years. Foreign passports must be current and, if not written in English, you'll need to provide an English translation by an accredited translator (we'll accept an original document or certified copy of the translation).

^ Proof of age card must be issued by a state or territory government and be in your name with your photo and signature.

Under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 superannuation funds are required to identify, monitor and mitigate the risk that the fund may be used for the laundering of money or the financing of terrorism.

To meet these requirements CareSuper reserves the right to request further information to verify your proof of identity before making any cash payment.

8. DECLARATION

I authorise CareSuper to process my benefit request in accordance with my instructions. Where the full balance of my account is to be paid from CareSuper, I authorise the termination of my membership under my current member number and I release the Trustee from any further liability to me, my dependants or my legal personal representative in respect of my membership in CareSuper.

I confirm that I've read the information regarding tax file numbers and declare that the information supplied by me on this form is true and correct.

Please note we will validate your TFN and personal details with the ATO and contact you if we cannot confirm your details.

SELFIE ID

Securely upload your selfie ID and this form to the 'Contact us' section of your Member Online account at caresuper.com.au/login. For more information on how to provide your selfie ID, go to caresuper.com.au/selfieID-video.

PRIVACY

I confirm that I've read CareSuper's **Privacy Policy** at caresuper.com.au/privacypolicy. I understand how CareSuper intends to handle my personal information and acknowledge that my personal information will only be used for the purposes specified. I consent to the collection and use of my personal information by the Trustee to establish and administer my superannuation account.

- I authorise CareSuper to use or disclose any ID information provided to electronically match identity details against Government records or other identification sources. The identity match process may involve the use of the Australian Government's Document Verification Service and our third-party identity match provider.

By signing this authorisation, I agree to all the declarations above.

I've read and marked the tick boxes above.



Member's signature

Date (DD/MM/YYYY)

Full name

PRESERVATION AGE

Your preservation age can be determined using the table below.

Date of birth	Preservation age
After 30/6/1964	60
After 30/6/1963 and before 1/7/1964	59
After 30/6/1962 and before 1/7/1963	58
After 30/6/1961 and before 1/7/1962	57
After 30/6/1960 and before 1/7/1961	56
Before 1/7/1960	55



YOU MUST PRINT AND THEN SIGN THIS FORM

The form won't be valid if you don't sign and date it.

ONCE YOU'RE DONE

Upload your completed form, selfie ID and any supporting documents to the 'Contact us' section of your MemberOnline account or at caresuper.com.au/getintouch

OR

Return your completed form, your certified ID and any supporting documents to:

CareSuper
Locked Bag 20019
Melbourne VIC 3001

For more information call **1300 360 149**.

CLAIM YOUR SUPER CHECKLIST

To make sure my payment is processed as quickly as possible, I've:

- Completed all the relevant sections of this form
- Stated whether I'd like full or part payment
- Provided proof of identity and checked my ID name and date of birth match my ID document (if making a cash withdrawal or transfer to an SMSF). If they don't match, please provide a statutory declaration/linking document
- Provided my SMSF bank account statement (dated within 6 months) showing the SMSF bank account name (if transferring your super benefit to an SMSF)
- Provided all relevant supporting documentation (where applicable)
- Signed and dated this form.

NOTE

If you're invested in our Direct Investment option (DIO), you may need to transfer your investments out of this option *before* you ask for a payment from it.

To avoid delay of your payment or transfer, call us on **1300 360 149** before you submit this form.

ONCE WE RECEIVE YOUR FORM

CareSuper will:

- Check to make sure the information you've provided is complete and correct and you've provided any required supporting documentation (e.g. identification)
- Contact you if we need any further information or if there are any issues.
- Aim to complete your withdrawal within 7 business days after we receive your complete and correct information. If you need to provide further information, this may cause delays to your claim.

The information provided in this document is general advice only and has been prepared without taking into account your particular financial needs, circumstances or objectives. You should consider your own investment objectives, financial situation and needs and read the appropriate Product Disclosure Statement and Target Market Determination before making an investment decision. You may also wish to consult a licensed financial adviser.

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