



# Leaving your employer?

This fact sheet outlines what you can expect to happen with your RBF super now that you're leaving your Tasmanian public sector employer.

If you require further information please call the RBF Enquiry Line on **1800 622 631** or visit the RBF website at **[www.rbf.com.au](http://www.rbf.com.au)**

## Your employer notifies RBF

Once you have left employment with your Tasmanian public sector employer, your employer will advise RBF of your termination date and the reason for your termination (e.g. resignation, retirement, redundancy or ill health). This may take up to two pay periods (two to four weeks) from your termination date to ensure all eligible payments are received prior to finalising your termination.

## Contributory Scheme and other defined benefit members

When your employer advises RBF of your termination date, details of your final contributions and final salary (where applicable) will also be provided.

Once your employer has provided your complete termination details, RBF will calculate your benefit entitlements as at your termination date and send you a letter, which will be accompanied by a Benefit Options Summary and a 'Contributory Scheme – Payment instructions' form for you to complete. You'll receive the letter five to ten working days after your termination details are received from your employer, depending on the data provided by your employer and whether further information or confirmations are required.

If your reason for termination is resignation, your benefit can be transferred to a complying superannuation fund. If applicable, a portion of your benefit will be allocated to a Contributory Scheme CPA.

If your reason for termination is retirement on the grounds of ill health you may be eligible for disability taxation concessions when your benefit is processed.

Further details about the resignation and redundancy process for the Contributory Scheme are available on the 'Forms & publications' page on the RBF website at **[www.rbf.com.au](http://www.rbf.com.au)**

## Your benefit payment options

Your Benefit Options Summary will set out your benefit entitlements and the different payment options depending on 'the reason for your termination' and your age. Your payment options may include:

- ▶ converting all or part of your benefit to a Contributory Scheme Life Pension if you are eligible;
- ▶ accessing part of your benefit as a cash lump sum; or
- ▶ electing a combination of the above options.

The letter will advise that your Death and Incapacity cover ceased on your termination date and include instructions about completing the enclosed 'Contributory Scheme – Payment instructions' form.

### Income Protection cover

Your Income Protection cover in the Contributory Scheme will cease on your resignation date.

## Benefit payment process

Benefit payments will not be processed until a completed valid 'Payment instruction' form has been provided to RBF. Your benefit payment request must **ALSO** have accompanying original certified proof of identity documents.

Details of the required ID and how to have it certified is set out in the 'Payment instruction' form that we send you.

If you do not provide completed instructions to RBF within three months, or do not provide RBF with all the required information, your benefit will be transferred to the default eligible rollover fund and the right to the divisor of 12 will be lost.

## Further information

If you require further information concerning your benefits or the options available you can call the RBF Enquiry Line on **1800 622 631** or refer to the information available on the RBF website at **[www.rbf.com.au](http://www.rbf.com.au)**

If you need assistance, you may wish to arrange an interview with an RBF Superannuation Consultant by calling the RBF Enquiry Line.

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This fact sheet contains general information only. It is not intended to be, and should not be relied upon as legal, financial or other advice. It has been prepared without taking into account your personal objectives, financial situation or needs. Consider whether this information is appropriate to your circumstances and read any relevant RBF documentation available at [www.rbf.com.au](http://www.rbf.com.au) before making a decision. We also recommend that you consider talking to a financial adviser. Every care has been taken in providing accurate and up-to-date information in this fact sheet. However, things may have changed since this fact sheet was published and some of the information may no longer be correct. If there are mistakes or omissions in the information, we reserve the right to correct those errors or omissions. The governing rules of RBF will prevail over any misstatement in this fact sheet.

The privacy and confidentiality of your personal information is important to RBF. We hold your personal information securely and use it only for the purposes described in the RBF 'Privacy Policy', available on the RBF website at [www.rbf.com.au](http://www.rbf.com.au)

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## Contacting RBF

Contact RBF if you would like additional information or assistance.

RBF Enquiry Line: 1800 622 631 or  
+61 2 8571 6868  
(international)

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Visit: [www.rbf.com.au](http://www.rbf.com.au)

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