

# How to apply for a super payout



## 1. Check that you're eligible

### You wish to receive part or all of your super payout in cash

A portion of your super benefit may be preserved. If the preserved amount is over \$200, legislation requires that it be retained in a complying super fund, unless one of the circumstances below applies to you.

- ▶ You have reached your preservation\* age and have permanently retired from the workforce.
- ▶ You are at least 60 years of age and have ceased employment since attaining age 60.

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week.

Gainful employment means employed or self-employed for gain or reward in any business trade, profession, calling, occupation or employment.

\* Your preservation age is between 55 and 60 depending on your date of birth – refer to the table below:

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 and after	60

### You wish to rollover to another fund

You can apply to transfer all or part of your super to another complying super fund.

**Note:** You cannot transfer the balance of your Contributory Scheme CPA to another complying super fund until you have attained your preservation age or satisfied a condition for the early release of preserved benefits.

### Other circumstances

If you wish to apply for a super payout under other circumstances, you will need to complete the appropriate form. For assistance, please call the RBF Enquiry Line on **1800 622 631**.

These may include: Financial hardship on compassionate grounds, transfer to a KiwiSaver Account in New Zealand or permanent incapacity, terminal illness or death.

## 2. Check what form of identification you need to provide

Super Payout requested	ID required
Rollover/transfer to another complying fund	Your tax file number or a photocopy of your ID (certification is not required)
Rollover/transfer to an SMSF, cash payment, Trans Tasman transfer or RBF Life Pension	<ul style="list-style-type: none"> <li>▶ Certified copy of a current drivers' licence, OR</li> <li>▶ One document from list one and one from list two below</li> </ul>

List One	List Two
Current passport OR Birth certificate	Electricity, gas or water bill issued in the last 3 months
Citizenship certificate issued by the Commonwealth	Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)
Pension card issued by the Department of Human Services (Centrelink)	Tax Office Notice of Assessment issued in the last 12 months

If you are unable to provide the above identification or need further details, you can refer to the Completing Proof of Identity fact sheet on RBF's website [www.rbf.com.au](http://www.rbf.com.au) or call the RBF Enquiry Line on **1800 622 631**.

The fact sheet contains specific information to meet the proof of identity requirements if you have changed your name, are signing on behalf of another person or if your identification is written in another language. The fact sheet also provides an extensive list of people who can certify documents.

### 3. The easy way to certify your ID

- ▶ photocopy both sides of your current drivers licence or passport
- ▶ take the photocopy and the original to Australia Post\* or your local Police station\*\*.

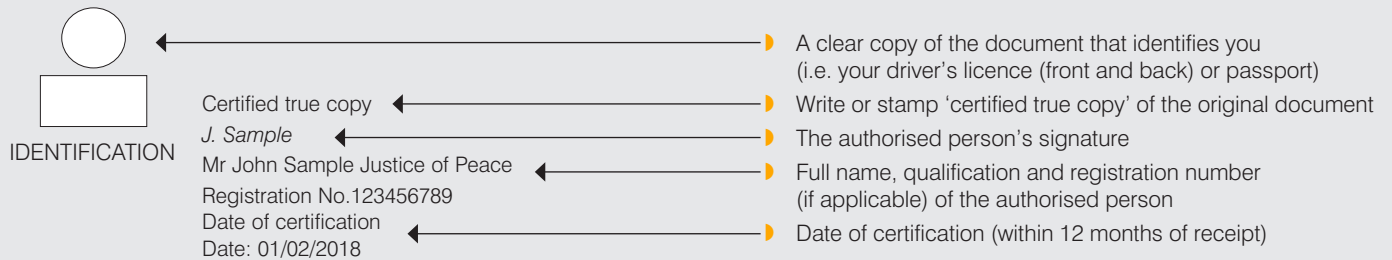
\* To be able to certify your documents, the Australia Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public. Australia Post will charge a small fee for each photocopy you need to get certified.

\*\* A Police Officer, Sheriff or Sheriff's Officer can certify your ID.

You can also refer to the Completing Proof of Identity fact sheet on RBF's website at [www.rbf.com.au](http://www.rbf.com.au) for a list of other people who can certify your ID.

To certify your documents, the authorised person needs to:

1. compare the photocopy to the ORIGINAL
2. include the following details on the copy:
  - ▶ write on the photocopy: "Certified true copy"; and
  - ▶ write their name, qualification and registration number (if applicable); and
  - ▶ sign and date the photocopy.



### Providing your tax file number (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- ▶ you may have paid more tax than necessary on super contributions made for you by your employer (including Superannuation Guarantee, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the plan before the end of the financial year, or your earlier payment from the plan. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.
- ▶ you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- ▶ you may miss out on any government super co-contributions for which you may be eligible; and
- ▶ you may have difficulty locating your super in the future, should you lose contact with your plan(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identify and your super payout will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on the member secure website at [www.rbf.com.au](http://www.rbf.com.au) or contact the RBF Enquiry Line on **1800 622 631**.

### 4. Complete the form

Complete the form in black or blue pen, in uppercase and send to: RBF, Reply Paid 89418, PARRAMATTA NSW 2124.

# Pension Application for a RBF Life Pension



## About this form

Contributory Scheme members and their partners (with a Life Pension entitlement) and former RBF members with a Life Pension entitlement can apply for a RBF Life Pension, provided they are eligible. You are only eligible to apply for an RBF Life Pension if you joined RBF prior to 15 May 1999 and have retained a financial interest since that date (and other limited circumstances).

If this form is not completed in full, a further written election may be required. We cannot commence your pension based on verbal instructions. This may delay the commencement of your pension.

If you are purchasing an RBF Life Pension with funds held outside your account with RBF, you will need to complete a form from the external fund, giving them payment instructions to rollover your benefit to RBF.

**Please sign and return your completed form to RBF.**

## If you need help

For assistance call the RBF Enquiry Line on **1800 622 631**.

Please print in **black** or **blue** pen, in UPPERCASE, one character per box.

### 1. Complete personal details

Title	Date of birth (dd/mm/yyyy)	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname or Family name		
<input type="text"/>		
Given name(s)		
<input type="text"/>		
Residential address (must be provided)		
<input type="text"/>		
Suburb / town / locality	State or Territory	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Postal address (if different to above)		
<input type="text"/>		
Suburb / town / locality	State or Territory	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime telephone	Mobile	
<input type="text"/>	<input type="text"/>	
After hours telephone		
<input type="text"/>		
Email		
<input type="text"/>		
<input type="checkbox"/>	Please tick (✓) the box if you require a Centrelink Schedule to be sent to you	

## 2. Pension payment instructions

The ability to pay a pension (and the rate of any applicable tax) may depend upon your residency or citizenship status. Please indicate your current status by ticking the appropriate box below:

Are you an Australian or New Zealand citizen or an Australian Permanent Resident? YES  NO

Holder (past or present) of visa sub-class 405 or 410 YES  NO

If your payment request is affected by your residency / citizenship status, you will be advised accordingly.

Your pension will be paid fortnightly from the processing date.

Name of Financial Institution

Branch name

BSB

Account number

Account name

## 3. Nominate the type of Contributory Scheme Life Pension

Reversionary pension – this option may provide your surviving partner with an income.

Non-Reversionary pension – this means the pension will stop on your date of death.

## 4. Preservation status

I declare that:

I have reached preservation age OR I have met a condition of release due to permanent incapacity or terminal illness.

## 5. Payment details of funds being used to purchase a Life Pension

Money will be transferred from my CON account.

Rolling over money from an external fund. If rolling in monies from more than two funds, please attach a separate piece of paper with the required details:

Amount \$  ,  ,  .  (insert gross nominated amount)

Please provide details of the complying super fund you are transferring from.

Name of fund

Amount \$  ,  ,  .  (insert gross nominated amount)

Please provide details of the complying super fund you are transferring from.

Name of fund

**Note:** If you choose to rollover a portion of an accumulation benefit, you will need to contact the fund that you wish to transfer from. They will need to provide you with a form to complete that they will use to rollover your benefit to RBF. RBF does not initiate this rollover. We recommend that you discuss with your current fund if there are any fees associated with this request before submitting the rollover.

## 6. Providing proof of your identity

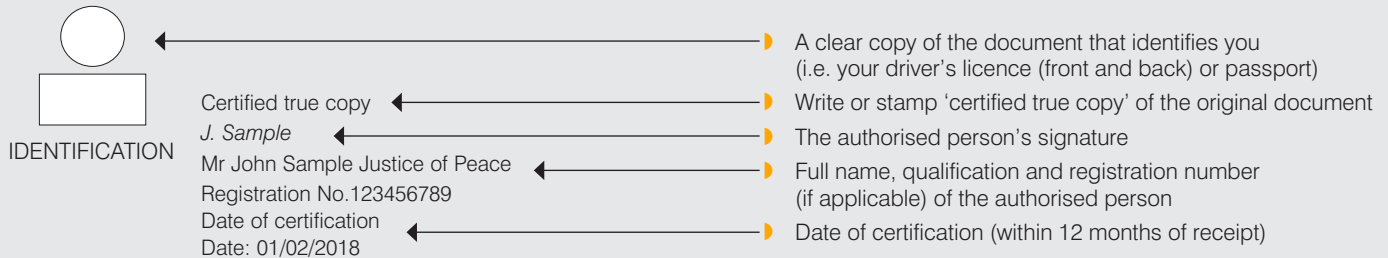
You will need to provide certified proof of your identity. The easiest way to do this is as follows:

- ▶ photocopy both sides of your current drivers licence or passport
- ▶ take the photocopies of your ID and the original of the partly completed statutory declaration to Australia Post\* or your local Police station\*\*
- ▶ ask them to certify your ID.

\* to be able to certify your documents, the Australia Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public. Australia Post will charge a small fee for each photocopy you need to get certified.

\*\* a police officer, sheriff or sheriff's officer can certify your ID.

The person certifying your ID documents will include the following details on the copy:



Alternatively, you can refer to the 'Completing Proof of Identity' fact sheet on the RBF website at [www.rbf.com.au](http://www.rbf.com.au) for a list of other people who can certify your ID document(s) and witness your statutory declaration.

### If you don't have a driver's licence or passport

You will need to provide a certified copy of one document from each of the following groups:

- ▶ Birth certificate or birth extract<sup>1</sup>
- ▶ Citizenship certificate issued by the Commonwealth
- ▶ Pension card issued by the Department of Human Services (Centrelink) that entitles the person to financial benefits

#### AND

- ▶ Letter from the Department of Human Services (Centrelink) or other Government body in the last 12 months regarding a Government assistance payment
- ▶ Tax Office Notice of Assessment issued in the last 12 months
- ▶ Rates notice from local council issued in the last 3 months
- ▶ Electricity, gas or water bill issued in the last 3 months
- ▶ Landline phone bill issued in the last 3 months (mobile phone bills will not be accepted)

### Name change

If you have changed your name, you must provide a certified copy of the relevant name change document<sup>1</sup>, for example, a marriage certificate, deed poll, decree nisi/divorce order or change of name certificate issued by the Births Deaths and Marriages Registration office.

### Signing on behalf of another person

If you are signing on behalf of the applicant you will need to provide the following:

- ▶ A **certified** copy of the Guardianship papers or Power of Attorney; and
- ▶ A **certified** copy of the appropriate proof of identity for the holder of the Guardianship or Power of Attorney; and
- ▶ A **certified** copy of the appropriate proof of identity of the applicant.

#### <sup>1</sup> Translation

If your identification is written in a language other than English, the identification must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd. (NAATI) at the level of Professional Translator or higher (or an equivalent accreditation), to translate from a language other than English into English.

