

HOW TO apply for a super payout

STEP 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 an approved rollover 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 or 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.

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 Helpline on **1800 635 796**.

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

STEP 2 – CHECK WHAT FORM OF IDENTIFICATION YOU NEED TO PROVIDE

| Super Payout requested | ID required |
|---|--|
| Rollover/transfer to another complying fund | ▶ Your TFN or a photocopy of your ID (certification is not required) |
| Rollover/transfer to an SMSF, cash payment or Trans Tasman transfer | ▶ Certified copy of a current drivers' licence OR current passport, OR ▶ One document from list one and one from list two below |

| List One | List Two |
|--|---|
| 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 the fund's website at www.lutheransuper.com.au or call the Helpline on **1800 635 796**.

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.

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STEP 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 the fund's website at www.lutheransuper.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



← A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Certified true copy

← Write or stamp 'certified true copy' of the original document

J. Sample ← The authorised person's signature

Mr John Sample ← Full name, qualification and registration number (if applicable) of the authorised person

Justice of Peace

Registration No.123456789

Date: 01/02/2015 ← Date of certification (within 12 months of receipt)

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 SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the fund before the end of the financial year, or your earlier payment from the fund. 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 fund(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 (see below) 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 fund's website www.lutheransuper.com.au or contact the Helpline on **1800 635 796**.

STEP 4 – COMPLETE THE FORM

Complete the form in black or blue pen, in uppercase and send to: Lutheran Super, GPO Box 4303, Melbourne, VIC 3001.