

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 Manager on **(08) 8204 3826**.

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 website www.samfs.superfacts.com or call the Manager on **(08) 8204 3826**.

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.

STA001/2015

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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 scheme's website www.samfs.superfacts.com 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 scheme before the end of the financial year, or your earlier payment from the scheme. 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 scheme(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 scheme's website www.samfs.superfacts.com or contact the Manager on **(08) 8204 3826**.

STEP 4 – COMPLETE THE FORM

Complete the form in black or blue pen, in uppercase and send to: SA Metropolitan Fire Service Superannuation Scheme, GPO Box 98, Adelaide, SA 5001.

Step 3 – Which payment option would you like?

Please refer to the Scheme's Member Benefit Guide for details of each benefit.

NOTE: The ability to pay as cash (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

If your payment request is affected by your residency/citizenship status, you will be advised accordingly. Failure to respond to the above question may result in delays in the processing of your payment(s).

Option 1 – Immediate Benefit (Applicable for accumulation members and defined benefit members over age 50)

I would like to take my Immediate Benefit as detailed below.

Pay as cash (cheques can only be made in your favour - see overleaf for preservation declaration)

Please provide details of how you wish to receive your payment:

- Cheque, sent to your home address
 Directly into your bank account (please provide your bank account details)

Name of bank

BSB Number

Account name

Account Number

- Maximum amount available
 \$, Net of Tax (must be less than maximum)

Rollover to another fund (select an option)

- Maximum amount available
 Total remaining after above cash payment
 \$, (insert amount to be transferred)

Park my benefits in the Scheme

- Total remaining after above cash payment
 \$, (insert amount to be transferred)

Option 2 – Part Immediate/Part Deferred Benefit (only applicable if under age 50)

I would like to take my Immediate Benefit (as detailed below) and defer the remainder of my benefit in the Scheme to increase with CPI.

Pay as cash (cheques can only be made in your favour - see overleaf for preservation declaration)

Please provide details of how you wish to receive your payment:

- Cheque, sent to your home address
 Directly into your bank account (please provide your bank account details)

Name of bank

BSB Number

Account name

Account Number

- Maximum amount available
 \$, Net of Tax (must be less than maximum)

Continued over



Step 3 – Which payment option would you like? (continued)

Rollover to another fund (select an option)

- Maximum amount available
- Total remaining after above cash payment
- \$, (insert amount to be transferred)

Option 3 – Deferred Benefit (only applicable if under age 50)

I would like to leave my total benefit in the Scheme and have my defined benefit component increase with CPI and my accumulation account increased with the Scheme's crediting interest rate.

Unless you instruct us otherwise, please note that payment will be allocated from any unrestricted, non-preserved amount first, then from any restricted non-preserved amount, followed by your preserved amount. This order will apply to the first rollover fund listed on these instructions, followed by the remaining funds in the order listed.

For partial payments, please specify which components your benefit should be allocated from:

(select an option)

- Unrestricted non-preserved \$, .
- Restricted non-preserved \$, .
- Preserved \$, .

(If you wish to transfer your super fund to more than one fund, copy this section of the form and complete it for each fund, inputting the amount to be transferred to each fund).

Provide payment instructions

Please provide details of the fund to which you are transferring

Name of fund

This fund is a Self Managed Super Fund

Please note: All payments to a Self Managed Super Fund will be paid by EFT. Please ensure the fund address is up-to-date on the ATO's website www.superfundlookup.gov.au and please provide a copy of the SMSF's bank account statement.

Fund address

Suburb

State

Postcode

SMSF bank details

Name of bank

BSB

Account number

Account name

Daytime Telephone

Mobile

Fund ABN*

Unique Superannuation Identifier (USI)*

Membership or Policy number*

If exempt from an ABN, tick the reason for exemption:

Exempt Public Sector Super Scheme Retirement Savings Account

* A rollover to another fund cannot occur without the ABN, USI and Membership/Policy Number of the fund you are transferring to. If your rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance.

Important Information – default payment strategies

Unclear or incomplete Instructions

If you do not advise us clearly of where you want all of your benefit paid, any amounts not clearly specified will be transferred to the Scheme's Eligible Rollover Fund, in your name.



Step 4 – Complete preservation declaration

If over preservation age and retiring permanently from the workforce.

A portion of your benefit may be subject to preservation. If the preserved portion of your benefit is over \$200, legislation requires that this amount be retained in an approval rollover fund until:

- You are 60 years of age or over

OR

- You have reached your preservation age*, have ceased employment and have permanently retired* from the workforce.

* Please refer to the attached "How To Apply for a Super Payout" leaflet for details about your preservation age and the definition of permanently retired. Please refer to the attached "How To Apply for a Super Payout" leaflet for details about your preservation age and the definition of permanently retired.

(select an option (✓))

- Yes, I have reached preservation age, ceased employment and intend to permanently retire from the workforce.
- Yes, I am 60 years of age or over.

Please attach proof of age to allow your benefit payment to be processed (e.g. photocopy of your driver's licence, passport or birth certificate).

Step 5 – Confirm if splitting contributions

Should you wish to split your super contributions with your spouse for the current or previous financial years, you will also need to complete and return a contributions splitting application form. Note that contributions splits cannot be processed after your benefit payment has been made so it is important that any split request is lodged along with (or prior to) these payment instructions.

A copy of the contributions splitting application form, as well as a fact sheet providing additional information on contributions splitting, can be obtained by calling the Manager on (08) 8204 3826.

Tick here if you intend to lodge a split request either prior to or with this form.

Step 6 – How do you want to prove your identity?

You will need to provide proof of your identity when you take a cash payment or rollover/transfer to another super fund. You should read the information attached to this form called "How to apply for a super payout" to check what proof of ID is required.

Choose (✓) one of the two options below:

- Use my Tax File Number (TFN)**

This option is only available if you want to rollover/transfer your super to a complying super fund (if you wish to take a cash payment or rollover/transfer your super to an SMSF, you will need to provide certified proof of identity).

The **SA Metropolitan Fire Service Superannuation Scheme** might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from **SA Metropolitan Fire Service Superannuation Scheme** does not incur additional tax. *Please also refer to the 'How to apply for a super payout' leaflet for additional information about providing your TFN.*

Enter your TFN here

- -

By providing your TFN, you are authorising us to give this information to your other super fund.

Please note: We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full Proof of Identity (see below) and your payout will be delayed.

- I have attached certified proof of identity documents.** For full details on completing proof of identity, refer to the "Completing proof of identity" fact sheet on the scheme's website at www.samfs.superfacts.com or call the Manager on **(08) 8204 3826**.



Step 7 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the Scheme.

Have you:

- Provided your member details in **Step 1**?
- Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
- Provided complete payment instructions in **Step 3**?
- Provided SMSF Bank Account Statement, if requesting payment to SMSF?
- Signed and dated the form in **Step 6**?
- If you are required (or choose) to provide proof of identity, select the identification you have provided:
 - Current drivers' licence OR current passport; or
 - One document from list one and one document from list two
- Is your identification current? If providing an Australian Passport, one that has expired within the last two years is acceptable.
- Do your documents need to be certified? If so, ensure the certifier has included ALL of the following on each page:
 - Written or stamped 'certified true copy'
 - Signature and printed name
 - Date – the date MUST be within twelve months of the date we receive your completed form.
 - Qualification (such as Justice of the Peace, Australia Post employee, etc)

Please refer to the "Completing proof of identity" fact sheet on the scheme's website at www.samfs.superfacts.com or call the Manager on **(08) 8204 3826**.

Your Privacy

The Scheme is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact the Manager on (08) 8204 3826.

Our Privacy Policies are available to view at www.superfacts.com/samfs or you can obtain a copy by contacting the Manager on (08) 8204 3826.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact the Manager on (08) 8204 3826 or write to our Privacy Officer, SA Metropolitan Fire Service Superannuation Scheme, GPO Box 98, Adelaide, SA 5001.



Step 8 – Sign the form

By signing this form I understand that:

- there may be a delay in payment if my details have changed.
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

 / /

Send your completed form together with your proof of identity to:

Manager, SA Metropolitan Fire Service Superannuation Scheme, GPO Box 98, Adelaide, SA 5001.

