

# Defined Benefit account partial claim

Date stamp:



## What do I use this form for?

If you have a Defined Benefit account, are currently employed by the Queensland Government, and have unrestricted non-preserved money in your account, you can use this form to withdraw that unrestricted non-preserved money from your Defined Benefit account.

You may have unrestricted non-preserved money in your account from a period of employment with the Queensland Government prior to your current employment, or if you have transferred money in from another superannuation fund.




If you're no longer employed by a Queensland Government or related entity employer, you should not complete this form. You will need to complete a *Defined Benefit account claim* form.

Please complete in dark blue or black ink.

### PLEASE NOTE:

If you are completing a section of the form and see this symbol you must attach the requested document/s. Your claim cannot be processed until all required documentation has been received.



-  Before completing this claim form, you should read the following fact sheets:
  - *Tax explanation*
  - *Investment choice at a glance.*
 You can download a copy from our website, or call us and we'll send you one.
-  In accordance with Commonwealth Government legislation, for partial withdrawals, QSuper will withdraw your money proportionately from the two tax components held in your account. Please refer to the *Tax explanation* fact sheet for further information.
-  Partial withdrawals must be at least \$2,000. If you want to make a partial withdrawal and your account balance is less than \$2,000, you must withdraw your entire benefit. The unit price on the date of payment will be applied to your withdrawal.

### PART A QSUPER ACCOUNT DETAILS

If you know your QSuper account number, please enter it in the box below.

Account number:

### HELPING HAND

You can find your account number on your benefit statement.

### PART B PERSONAL DETAILS

Title:  Mr  Mrs  Miss  Ms  Dr

Surname:

Given names:

Postal address:

State:  Postcode:

Residential address:  Same as above  Different (please provide below)

State:  Postcode:

Previous name<sup>1</sup>:

Date of birth: / /  (dd/mm/yyyy)

Phone number (home):

(work):

(mobile):


Email address:

<sup>1</sup> If your name has changed since you last had contact with QSuper, please contact us for information on the additional documents you will need to provide.

### Please note:

See page 6 for information regarding the time taken to pay your claim.

### IMPORTANT:

-  Please read the notes on page 5 before providing your TFN.

### Tax file number (TFN)

If you have previously given your TFN to QSuper, you do not need to supply it again.

TFN:

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### PART C WITHDRAWAL OPTIONS

#### OPTION 1

OPTION 1—open a QSuper Pension account



If you are planning to open a QSuper Pension account using the transition to retirement option, you need to read the product disclosure statement (PDS) for QSuper Pension account and complete the *Transition to retirement membership application* in that PDS. You can download a copy from our website or call us and we'll send you one.

You should use this option if you want to transfer at least \$30,000 of your unrestricted non-preserved money into a QSuper Pension account.

**Please specify how much of your non-preserved money you want to transfer to a QSuper Pension account.**

\$  or  %

- To open a QSuper Pension account you must also complete the application form in the QSuper Pension account product disclosure statement.
- If you are under 60, you also need to complete a *Tax file number declaration* form to avoid paying the highest marginal tax rate on your pension payments.

#### OPTION 2

OPTION 2—withdraw unrestricted non-preserved money in cash

- To ensure the security of your benefits, QSuper requires a copy of the part of your bank, credit union, or building society account statement that shows your full name, address, and account details. QSuper cannot process your claim without this.

- Deposits can only be made to your personal bank, credit union, or building society account. They cannot be made to a business or loan account.

- If you are under 60, tax may be deducted from your cash withdrawal. Please refer to the *Tax explanation* fact sheet for further information.

You should use this option if you want to withdraw some or all of your unrestricted non-preserved money in cash. If you select this option you must also give us a copy of the part of your bank, credit union, or building society account statement that shows your full name, address, and account details, before we can make a payment. We cannot process your claim without this.

**Please specify how much of your money you want to withdraw in cash.**

Gross \$  or Net \$  or  %  
(before tax) (after tax)

Name of bank, credit union, or building society:

Account name:

Account number:

Branch name:

Branch (BSB) number:  (available from your bank or credit union)




Please ensure you provide the correct account details, as neither QSuper nor your bank, credit union, or building society can accept responsibility for any delay or loss of interest caused by incorrect account details on this form.

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### PART C WITHDRAWAL OPTIONS (continued)

#### OPTION 3

OPTION 3—rollover to another complying superannuation fund

-  If you have withdrawn money as cash, it cannot be rolled over to another complying superannuation account.
-  For QSuper to transfer money to another complying superannuation fund, we must be satisfied the superannuation fund complies with the *Superannuation Industry (Supervision) Act and Regulations*.
-  QSuper does not charge any fee to roll over your benefit. You can also contact QSuper concerning the effect your rollover may have on any current benefit you have with QSuper.

You should use this option if you would prefer to transfer any of your preserved or unrestricted non-preserved money to another complying superannuation fund.

**Please specify how much of your preserved and non-preserved money you want to transfer to another complying superannuation fund. For example, if you want to transfer your entire benefit, you should write '100%' beside both the preserved and non-preserved boxes.**

Preserved component: \$  or  %

Non-preserved component: \$  or  %

Name of other fund:

Postal address of other fund:

State:

Postcode:

Australian business number (ABN):

If your other superannuation fund *is not* a self-managed superannuation fund, please provide either the fund's superannuation product identification number (SPIN) or your policy/member number for that fund.

SPIN or policy/member number:



If your other superannuation fund *is* a self-managed superannuation fund, you must provide a copy of the letter of compliance that was issued by the Australian Taxation Office (ATO) when the fund was first created. This letter is titled *Acknowledgement of regulation as a superannuation fund*.

**I have provided a copy of the ATO's letter, displaying the Australian business number (ABN) and name of the fund.**

### PART D FEEDBACK

If you are rolling over funds from QSuper to another complying super fund, we would appreciate some feedback from you so we can improve our services.

#### Reason for withdrawal:

- I am transferring to my own self-managed super fund.
- I want to consolidate my super into one fund.
- I received a recommendation from my financial adviser (please specify organisation).

- QSuper's investment options don't meet my needs.
- I believe I can get higher investment returns elsewhere.
- I believe I can get lower fees elsewhere.
- Other (please specify).

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### NOTES PART E:

- If you do not select an option in part E, or if you select 'No', your withdrawal will be made according to your existing investment mix.
- You should read our *Investment choice at a glance* fact sheet to find out more about your investment options before completing this section.

### PART E WITHDRAWAL INSTRUCTIONS

You can use this section to specify which of your investment options you want QSuper to take your withdrawal from.

**Would you like to specify which of your investment options this withdrawal is to be taken from?**

Please tick:

- No** (Go to part F)  
or  
 **Yes** (Please complete the table below)

	(Amount)		(Percentage)	
Balanced	\$	<input type="text"/>	or	<input type="text"/> %
Cash Plus	\$	<input type="text"/>	or	<input type="text"/> %
Socially Responsible	\$	<input type="text"/>	or	<input type="text"/> %
Basic Growth	\$	<input type="text"/>	or	<input type="text"/> %
High Growth	\$	<input type="text"/>	or	<input type="text"/> %
Cash	\$	<input type="text"/>	or	<input type="text"/> %
Fixed Interest	\$	<input type="text"/>	or	<input type="text"/> %
Australian Shares	\$	<input type="text"/>	or	<input type="text"/> %
International Shares		<input type="text"/>		<input type="text"/> %
VPP (closed)	\$	<input type="text"/>	or	<input type="text"/> %
		<b>Total</b>		<b>100</b> %

### PLEASE NOTE:

- The QSuper Board is committed to complying with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*. In line with QSuper's anti-money laundering and counter-terrorism program, we require identification details with any claim you initiate on your QSuper account or as part of a claim as a beneficiary of a QSuper member's account. If you are acting on behalf of a QSuper member (e.g. under a power of attorney), both you and the QSuper member must supply identification as described in this section of the form. A certified copy of the power of attorney is also required.

### PART F IDENTIFICATION REQUIREMENTS



For your claim to be paid, you must provide a **certified copy** of one of the following current documents, which contains your name, photograph, and either date of birth or residential address.

**Please indicate which document you have attached:**

- a driver's licence  
 an Australian passport (or one which has expired within the last two years)  
 a Proof of Age Card issued under an Australian State or Territory  
 a foreign passport or similar travel document containing both a photograph and your signature (any documents written in a foreign language must be accompanied by an English translation prepared by an accredited translator).

If you are unable to provide any of the above documents, please contact the QSuper Contact Centre on 1300 360 750 for information on other documents you may provide to verify your identity.

See page 6 for certification procedures and a list of approved certifiers.

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### PART G DECLARATION AND AUTHORISATION

Prior to signing this declaration and authorisation, please ensure that you have completed the checklist and attached all necessary documentation.

- I declare I am the person named on this form, or have a power of attorney to act on the member's behalf.
- I request payment to be made in the manner indicated on this form and accompanying material.
- I declare the information given on this form is true and correct.
- I authorise QSuper to release details of my TFN to the ATO.
- I understand tax may be deducted from the withdrawal.
- I authorise QSuper to obtain personal information about me from my employer to ensure I receive the correct entitlements that are due to me.
- I declare that I am an Australian or New Zealand citizen, or a permanent resident of Australia.
- I understand that should a surcharge debt apply and a withdrawal request from QSuper be made, it will be deducted prior to the payment of the withdrawal.
- I have supplied the necessary documentation to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, as outlined in Part F of this form.

(Signature)

SIGN HERE

(Date – dd/mm/yyyy)

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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### IMPORTANT NOTICE:

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s
- the tax on contributions to your superannuation account/s will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

## Defined Benefit account partial claim

### **i** MAKING SURE YOUR CLAIM IS PAID

▶ QSuper wants to make sure your claim is processed as quickly and easily as possible. To help us do this, please take a few moments to review the following checklist—it will help ensure you complete this form correctly, and remind you to attach any necessary documents before sending this form to us.

- Did you provide all your relevant details in part B (page 1), including your TFN?
- If you selected option 1 in part C (page 2), have you also provided a completed QSuper *Pension account membership application* form and *Tax file number declaration* form?
- If you selected option 2 in part C (page 2), have you provided a copy of the part of your bank, credit union, or building society account statement that shows your full name, address, and account details?
- If you selected option 3 in part C (page 3), have you provided full details of the rollover fund, including the Australian business number (ABN)?
- If you are transferring your money to a self-managed superannuation fund, have you provided a confirmation letter of the fund's compliance, as outlined in part C (page 3)?
- Have you chosen an option in part E (page 4)?
- Have you signed the declaration and authorisation in part G (page 5)?



#### REMINDER

Please attach additional documentation if necessary.

### **i** HOW LONG WILL IT TAKE FOR MY CLAIM TO BE PROCESSED?

▶ QSuper can generally process your claim within seven working days of receiving this form (along with all required information). Please complete the checklist above to make sure you have completed all required sections of the form and attached any necessary additional documents. Once QSuper has processed your claim, please allow one to two days for your bank, credit union, or building society to put your money in your account.

QSuper to process your claim (seven days)



Bank, credit union, or building society to put money in your account (one to two days)

### CERTIFICATION PROCEDURE

- Take the original and a copy of your selected documents to an acceptable certifier (see list to the right) who will verify that the original documents have been sighted.
- Ensure that the certifier sights the original and signs the copy, confirming it is a true copy of the original. The certifier must also include their name, the date of certification, and their certifying designation from the list of acceptable certifiers.
- Post this form and the certified copy of your identification to QSuper. We cannot accept facsimiles or copies of the certified documents. Please do not send us your original documents.

#### WHO TO SEE

Australia Post
Banking and other financial institutions
Justice of the peace, commissioner for declarations, or notary public
Legal professionals/ law enforcement
Accountants
Consular or Diplomatic Officer

#### CONDITIONS AND DEFINITIONS

An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public; or a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public.
An officer with two or more continuous years of service with one or more financial institutions or a finance company officer with two or more continuous years of service with one or more financial companies.
An individual appointed by the courts whose duties include certifying documents.
A person who is enrolled on the roll of the Supreme Court of a State or Territory, or High Court of Australia, as a legal practitioner. Other professionals include a judge of a court, a magistrate, a chief executive officer of a Commonwealth court, a registrar or a deputy registrar of a court, or a police officer.
A member of the Institute of Chartered Accountants in Australia, CPA Australia, or the National Institute of Accountants, with two or more years of continuous membership.
An Australian Consular Officer or an Australian Diplomatic Officer.

### Contacting QSuper

#### Contact Centres

70 Eagle Street Brisbane  
 63 George Street Brisbane  
**1300 360 750** (+617 3239 1004 if overseas)  
 Monday to Thursday 8.30am to 5.00pm  
 Friday 9.00am to 5.00pm

GPO Box 200  
 Brisbane Qld 4001  
 Fax 07 3239 1003

**qsuper.qld.gov.au**

ABN: 60 905 115 063  
 SFN: 2610 419 41

The information has been prepared for general purposes only, without taking into account your financial objectives, situation, or needs, so it may not be appropriate for your circumstances. You should read the product disclosure statement (PDS) and consider your circumstances before you make an investment decision. You can download a PDS from the QSuper website, or call us and we'll send you a copy. The QSuper Board is not licensed to provide financial product advice.

The privacy of your personal information is important to us. QSuper Limited (ABN 50 125 248 286, AFSL 334546) is collecting this information on behalf of the QSuper Board of Trustees to administer your superannuation account. If you would like further information about our privacy policy, you can download QSuper's *Your privacy fact sheet* from our website. Alternatively, call us and we'll send you a copy.