



## Defined Benefit account claim



### What do I use this form for?

If you have a QSuper Defined Benefit account and have stopped working for the Queensland Government you can use this form to give QSuper instructions to transfer your benefit to either a QSuper Accumulation account or a QSuper Pension account, make a cash withdrawal (if you have non-preserved funds available), or transfer your benefit to another complying superannuation fund. If you are under age 55, and you want to give QSuper specific instructions for the employer component of your benefit, you should also obtain a copy of the QSuper *Deferred retirement benefit* guide. If you do not provide your instructions for your full benefit, any remainder will be transferred to an Accumulation account. Please complete this form in dark blue or black ink.

### You can stay with QSuper!

With QSuper, you pay no entry and no exit fees – just one management fee. Keeping your money within superannuation means your money remains in a concessional tax environment. It also means you can withdraw non-preserved money from your account whenever you want to (with a minimum withdrawal of \$2,000).

Date stamp:

#### PLEASE NOTE:

Before completing this claim form, you should read the following fact sheets:

- *Tax explanation*
- *Investment choice at a glance;*

plus whichever of the following fact sheets that may be applicable:

- *Resignation: your Defined Benefit account options*
- *Retirement: your Defined Benefit account options*
- *Retrenchment: your Defined Benefit account options.*

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.

Your claim cannot be processed until the attached *Employer certification* (pages 9 and 10) has been completed by your employer, and all required documentation has been received.



#### 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):

Email address:

Date employment ended:

(dd/mm/yyyy)

<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 7 for information regarding the time taken to pay your claim.

Continued over page

#### IMPORTANT:

Please read the notes on page 7 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:

## Defined Benefit account claim


### NOTES PART C:

- If you are between 55 and 59, and intend seeking paid employment in the future, you are not eligible to withdraw the preserved component of your benefit.
- If you are 60 or over and have finished working for a Queensland Government or related entity employer, you are eligible to withdraw the preserved component of your benefit. Please note, you can still be working outside the Queensland Government.

### PART C CLAIM TYPE

Please select one of the following options:

- I am withdrawing an unrestricted non-preserved amount.
- I am 55 or over and have permanently retired. (This means you have finished working and have no intention of ever seeking paid employment—full-time or part-time—in the future.)
- I am under 60, have finished working for a QSuper contributing employer, but I have not permanently retired. (This means you intend to seek paid employment, and are therefore not eligible to withdraw in cash the preserved component of your benefit.)
- My employment with a QSuper contributing employer has ceased and I am over 60.
- I have accepted a retrenchment or voluntary early retirement (VER) from my employer.
 

 You will need to attach a copy of the official correspondence from your employer confirming the circumstances and conditions under which you left employment.
- I am employed by a non-Queensland Government employer and want to roll my benefit to another complying superannuation fund.
- I have been assessed by QSuper as having a total and permanent disability, and am therefore entitled to a disability benefit.

### PART D WITHDRAWAL OPTIONS (continued)

#### OPTION 1

- OPTION 1—remain a member of QSuper

#### IMPORTANT:

- Before making a selection, you should ensure you have read and understood the information contained in the product disclosure statement for the Accumulation account.
- If you select 'No', your money will be invested in the Balanced option.

You can leave your benefit with QSuper after you stop working for the Queensland Government. You should use this option if you want to leave all or part of your benefit in QSuper using a QSuper Accumulation account.

**Please specify how much of your money you want to leave in QSuper.**

Preserved component: \$  or  %  
 Non-preserved component: \$  or  %

A QSuper Accumulation account allows your money to be invested across different investment options.

**Would you like to specify the investment options you want your money invested in?**

- No** (Go to option 2)  
or
- Yes** (Please complete the table on page 3)

# Defined Benefit account claim

## PART D WITHDRAWAL OPTIONS (continued)


### Please note:

These instructions will apply to all money withdrawn using option 1. This includes your defined benefit plus any accumulation monies such as voluntary contributions you may have paid to this account.

|                      | (Amount)                | or | (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"/> | or | <input type="text"/> | %        |
| <b>Total</b>         |                         |    | <b>100</b>           | <b>%</b> |

### OPTION 2

OPTION 2—open a QSuper Pension account



To open a QSuper Pension account, you must read the product disclosure statement (PDS) for the QSuper Pension account and complete the application form in the PDS. 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.

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

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

\$  or  %

## Defined Benefit account claim

### PART D WITHDRAWAL OPTIONS (continued)

#### OPTION 3

OPTION 3—withdraw 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 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 non-preserved 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, credit union, or building society)

Please make sure 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.

#### OPTION 4

OPTION 4—roll over to another complying superannuation fund

- You do not have to transfer your benefit out of QSuper after you stop working for the Queensland Government. If you want to leave your money with QSuper, you only need to complete option 1. If you are working for a non-Queensland Government employer, they may be able to pay contributions into your QSuper Accumulation account.
- If you withdraw money as cash, it cannot be rolled over to another 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 want to transfer any of your 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 component and non-preserved component 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 letter displaying the Australian business number (ABN) and name of the fund.**

## Defined Benefit account claim

### PART E WITHDRAWAL OPTIONS (continued)

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).

### PART F DEFERRED RETIREMENT BENEFIT OPTIONS

If you are resigning prior to age 55 you will have a deferred retirement benefit, which represents the employer component of your benefit. You have two options with your deferred retirement benefit, and these are outlined in the *Deferred retirement benefit guide*.

If you do not complete the form in the *Deferred retirement benefit guide*, your deferred retirement benefit will remain in QSuper.

- Please provide me with a copy of the *Deferred retirement benefit guide*.

### PART G 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 7 for certification procedures and a list of approved certifiers.

#### 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.

## Defined Benefit account claim

### PART H 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.
- If under 60, 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 authorise QSuper to make such a payment.
- If I have elected to withdraw some or all of my money in cash, I have attached a copy of the part of my bank, credit union, or building society account statement that shows my full name, address, and account details. I understand my claim cannot be paid unless this information is provided.
- I have supplied the necessary documentation to comply with the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*, as outlined above in Part G of this form.

(Signature)

 **SIGN HERE**

(Date – dd/mm/yyyy)

/   /

### **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 it to us.

- Did you provide all your relevant details in part B (page 1), including your TFN?
- Have you selected an option in part C (page 2)?
- If you selected option 1 in part D (page 2), have you chosen an option regarding the investment option to be used for your money?
- If you selected option 2 in part D (page 3), have you also obtained and completed the QSuper *Pension account membership application form* and *Tax file number declaration form*?
- If you selected option 3 in part D (page 4), 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 4 in part D (page 4), have you provided full details of the rollover fund, including their 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 D (page 4)?
- Have you signed the declaration and authorisation in part H above?
- Have you had your *Employer certification* completed by your employer and provided it with this claim form (pages 9 and 10)?



#### REMINDER

Please attach additional documentation if necessary.

## Defined Benefit account claim

### IMPORTANT NOTICE:

#### Providing your tax file number (TFN)

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, and
- 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.

### 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 any necessary additional documents, provided you have stopped working for the Queensland Government.

Please complete the checklist on page 6 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 working days)



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

### CONDITIONS AND DEFINITIONS

|   |   |
|---|---|
| Australia Post  | 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.                        |
| Banking and other financial institutions                              | 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.   |
| Justice of the peace, commissioner for declarations, or notary public | An individual appointed by the courts whose duties include certifying documents.  |
| Legal professionals/ law enforcement                                  | 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. |
| Accountants   | 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.  |
| Consular or Diplomatic Officer  | 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.



# Employer certification



## What do I use this form for?

This form is used by employers to advise QSuper of salary and final contribution details for employees who have stopped working for the Queensland Government. Please complete in dark blue or black ink.

### PLEASE NOTE:

QSuper is unable to process your employee's claim until all these details are provided. Please complete this form and present it to your employee when they terminate employment. You should also make sure your employee obtains the following documents from the QSuper website to assist them in submitting their claim:

- *Tax explanation* fact sheet
- *Investment choice at a glance* fact sheet

plus whichever of the following fact sheets that may be applicable:

- *Resignation: your Defined Benefit account options*
- *Retirement: your Defined Benefit account options*
- *Retrenchment: your Defined Benefit account options.*

Where an employee has been retrenched or has accepted a voluntary early retirement (VER) please ensure you attach a copy of your official correspondence to the employee confirming the details of the retrenchment or VER.

Ordinary time earnings (OTE):

Final employer voluntary contribution or adjustment includes the employer OTE top-up amount.

### PERSONAL DETAILS

Employee's payroll number:

Title:  Mr  Mrs  Miss  Ms  Dr

Surname:

Given names:

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

The salary details are required to confirm salaries previously reported to QSuper. If your employee is part-time, **please provide full-time equivalent salaries.**

#### Employee's salary (QSuper definition) for superannuation purposes at 1 July for last two years:

1 July  Fortnightly salary \$

1 July  Fortnightly salary \$

Ordinary time earnings (OTE) salary applies to core government agencies/departments from 1 July 2006, and non-core employers from 1 July 2008.

OTE fortnightly salary as at **termination date:** \$

#### Details of final contributions or adjustment:

Pay period during which **final** contribution or adjustment was, or will be, made.

(Pay cycle ending):  /  /  (dd/mm/yyyy)

Final employee standard contribution or adjustment \$ -/+

Final employee voluntary contribution or adjustment \$ -/+

Final employer voluntary contribution or adjustment \$ -/+

**(Refer to note)**

The terms contribution and adjustment relate to any final employee and employer contribution amounts being reported for this employee and include both positive and negative amounts. Please use the box provided to indicate whether a recall has or will be made in respect of this employee, as benefits will be calculated using these amounts.

#### Details of leave without pay in the last two years, for periods in excess of ten working days:

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

Type of termination:

### EMPLOYER DETAILS

Pay office code:

Phone number:

Stamp:

Name of authorised officer:

X

SIGN HERE

/  /  (dd/mm/yyyy)

## Employer certification

### CHECKLIST

- Have you provided correct full-time equivalent salaries for the past two years?
- Have you provided the employee's fortnightly OTE salary at the employee's termination date?
- Have you provided details of the final contributions in respect of this employee?
- Have you provided your details to us, including pay office code and stamp?



#### REMINDER

Please attach additional documentation if necessary.

### 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](http://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.

This page has been left blank intentionally.



[qsuper.qld.gov.au](http://qsuper.qld.gov.au)