



Accumulation account claim

Date stamp:



What do I use this form for?

If you have a QSuper Accumulation account and are no longer employed by an employer who is paying contributions into your account, you can use this form to instruct QSuper to transfer your benefit to a QSuper Pension account, make a cash withdrawal (if eligible), or transfer your benefit to another complying superannuation fund (if you are no longer employed by the Queensland Government or a related entity). If you are still employed by the employer who is paying contributions into your QSuper Accumulation account and have non-preserved money in your account, you can also use this form. Please complete in dark blue or black ink.

You can stay with QSuper!

If you want to keep your benefit in your QSuper Accumulation account, you do not need to complete this form. 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). Even if you're working outside of the Queensland Government, your employer may be able to make your super payments to your account for you. Just give us a call, or visit our website for more information about this option.

PLEASE NOTE:

- ☰ Before completing this claim form, you should read the following fact sheets:
 - *Leaving employment: your Accumulation account options*
 - *Tax explanation*
 - *Investment choice at a glance.*
- ☰ 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.
- ☰ Please see page 6 for information regarding the time it will take to pay your claim.

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 name¹:

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

Phone number (home):

(work):

(mobile):

Email address:

Date employment ended: / / (dd/mm/yyyy)

¹ 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.

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:

Accumulation account claim

PART C REASON FOR WITHDRAWAL

Please select one of the following options:

- I am withdrawing an unrestricted non-preserved amount.
- I am age 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 age 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 age 60.
- I am age 65 or over.
- 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 over my benefit to another complying superannuation fund.
- I have been assessed by QSuper and found to have a total and permanent disability, and am therefore entitled to a disability benefit.
- I have less than \$200 in my account.
- I have been assessed by QSuper and found to meet the conditions of release for a terminal medical condition.

PART D WITHDRAWAL OPTIONS

OPTION 1

OPTION 1—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 age 60 you also need to complete and sign a *Tax file number declaration* form.

You should use this option if you want to transfer at least \$30,000 of your 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 %

Continued over page 

Accumulation account claim

PART D WITHDRAWAL OPTIONS (continued)

OPTION 2

OPTION 2—Withdraw money in cash.

- To ensure the security of your benefits, QSuper requires a copy of your bank or credit union statement that shows your full name, address, and account statement 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 age 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 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, credit union, or building society)

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.

OPTION 3

OPTION 3—Roll over to another complying superannuation fund.

- You do not have to transfer your benefit out of QSuper after leaving employment with the Queensland Government. If you want to leave your money with QSuper, you don't need to complete this form. If you are working for a non-Queensland Government employer, they may be able to pay contributions into your QSuper account.
- If you have withdrawn 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 reasonably satisfied the superannuation fund complies with the *Superannuation Industry (Supervision) Act 1993*.
- 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 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:

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.

Accumulation account claim

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 PARTIAL WITHDRAWAL ONLY – INVESTMENT PREFERENCE

If you are withdrawing your full balance, you should skip this section and go to part F.

If you are making a partial withdrawal from your account, you can use this part 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 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"/>	or	<input type="text"/> %
VPP (closed)	\$ <input type="text"/>	or	<input type="text"/> %

PART F 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).

Accumulation account claim

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.
- Since 1 April 2009, temporary residents are only eligible to claim their superannuation under the following conditions of release (unless meeting other eligibility criteria prior to 1 April 2009):
- death
 - terminal medical condition
 - permanent incapacity
 - unclaimed money payment
 - departed temporary resident.

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 6 of this form for certification procedures and a list of approved certifiers.

PART H DECLARATION AND AUTHORISATION

- 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 G, and have supplied any other requested documents as listed on page 6.

(Signature)

X

SIGN HERE

(Date – dd/mm/yyyy)

/ /

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
- 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.

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.

- I have supplied the information requested in Part G of this form in line with QSuper's anti-money laundering and counter-terrorism financing program.
- 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 also provided a completed QSuper Pension account membership application form and, if under age 60, a Tax file number declaration form?
- If you selected option 2 in part D (page 3), have you provided a copy of the part of your bank or credit union statement that shows your full name and account details?
- If you selected option 3 in part D (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 D (page 3)?
- If you are making a partial withdrawal from your account, have you chosen an option in part E (page 4)?
- Have you signed the declaration and authorisation in part H (page 5)?
- If you have a third party authority (e.g. Power of Attorney), have you provided copies of your own identification requested in Part G, as well as a certified copy of the authority?

Certification procedure

- Take the original and a copy of your selected documents to an acceptable certifier (see list below) 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.

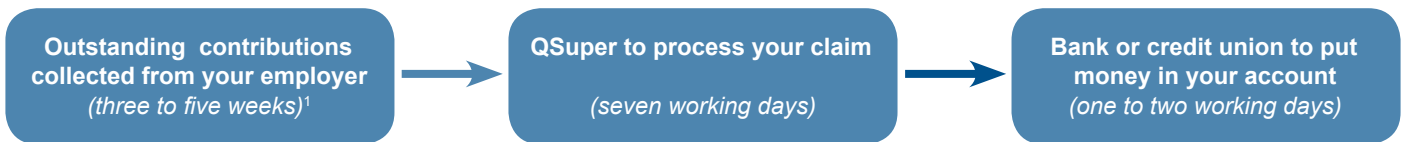
Who to see	Conditions and definitions
Australia Post	An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public; or a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office 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.

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

Your benefit cannot be paid until all your contributions are received from your employer, which can take three to five weeks after you have left employment¹. Under normal circumstances, when all contributions are received, benefits are paid within seven working days of receiving this form and any necessary additional documents. Please complete the checklist above to make sure you have completed all required sections of the form and attached any necessary additional documents.

In the event of a significant market movement, QSuper may have to suspend processing to enable market movements to be incorporated in the unit prices before your claim can be paid. The unit price on the date of payment will be applied to your withdrawal.

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.



¹ If you are receiving contributions into your QSuper Accumulation account from a non-Queensland Government employer, you do not have to wait for any outstanding employer contributions to be received prior to your claim being processed.

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.