

Defined Benefit Disability or Terminal Medical Condition Benefit instruction

When to use this form

Complete and send us this form if you've been approved for a disability or terminal medical condition (terminal illness) claim and now you need to tell us what to do with your payment. If we do not receive your completed form, your benefit will automatically be transferred to an Accumulation account.

Before completing this form, please read the Product Disclosure Statement for Accumulation Account, the Tax Explanation factsheet, and the Proof of identity factsheet, available on our website at qsuper.qld.gov.au/factsheets

If you've been assessed as having a total and permanent disability or terminal illness, you can open an Income account at any age. If you're aged 60 or over, you can also open a Lifetime Pension. See the Product Disclosure Statement for Income Account and Lifetime Pension for more information.

We'll do our best to process your request within seven working days of receiving this form, but first we'll need to have received **certification of your employment details** from your employer. Please speak to your payroll to find out when they'll send us this required information.

Please complete in **BLOCK** letters, in blue or black ink.

1 Personal details

Client number

Residential address

You can find your client number on your annual statement or by logging in to Member Online.

State

Postcode

Postal address

As above

Title First name/s

Last name

State

Postcode

Previous name¹ (if we know you by another name)

What was your last day of work? (dd/mm/yyyy)

/ /

Date of birth (dd/mm/yyyy)

/ /

Home phone number

Mobile phone number

Work phone number

Email address

We recommend you speak with a financial adviser before sending us this form. This could be a big decision for you and a financial adviser can help talk you through your options and help you plan how to manage your finances going forward.

We provide access to simple phone-based advice about your account with us.

You can find out more about the options at qsuper.qld.gov.au/advice



Part of Australian Retirement Trust

¹ If your name has changed and you work for a Queensland Government or related entity employer, let your payroll office know and they'll then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.

2 Benefit options

Transfer to an Accumulation account (default)

Please tell us how you'd like your Defined Benefit money invested (this is only if you want to transfer your Defined Benefit to an Accumulation account).

Invest my money according to my current investment preference (or use the default option if I have not provided my preference).

OR

Invest my money in the following way:

| Investment option | Allocation | Investment option | Allocation |
|-------------------------------------|------------------------|-------------------------------------|------------------------|
| Lifetime | <input type="text"/> % | Balanced Index | <input type="text"/> % |
| High Growth | <input type="text"/> % | Australian Shares Index | <input type="text"/> % |
| Balanced | <input type="text"/> % | International Shares Hedged Index | <input type="text"/> % |
| Conservative -Balanced | <input type="text"/> % | International Shares Unhedged Index | <input type="text"/> % |
| Conservative | <input type="text"/> % | Listed Property Index | <input type="text"/> % |
| Balanced Risk-Adjusted | <input type="text"/> % | Unlisted Assets | <input type="text"/> % |
| Socially Conscious Balanced | <input type="text"/> % | Bonds Index | <input type="text"/> % |
| High Growth Index | <input type="text"/> % | Cash | <input type="text"/> % |
| Total* (must add up to 100%) | | | <input type="text"/> % |

If eligible, you may receive default insurance cover with an Accumulation account. For available insurance and information on eligibility terms and conditions, please refer to the Insurance Guide.

I do not want to receive default cover.

- This means we will not automatically provide you with cover again, even if your employment situation changes. If you want to take out cover again, you can apply any time, subject to the eligibility terms and conditions at that time.
- Default insurance cover is provided in addition to any personalised Accumulation account insurance you may have. We will not cancel any existing personalised cover as a result of this selection.

OR

Defined pension – I've been assessed as totally and permanently disabled before turning 55 years old and want to establish a defined pension payable for the rest of my life.

Which bank account would you like to be paid into?

Bank name

BSB

Account number

Account name (this must either be in your name or a joint name)

The *Defined Benefit Account Guide* explains the defined pension option. The pension is calculated as a percentage of your salary for superannuation purposes to a maximum of 75% of salary. The pension is paid fortnightly (less tax if applicable) and payments are indexed annually with the *Brisbane All Groups Consumer Price Index*. If you receive or plan on receiving payments from Services Australia, you should contact them to see what impact this will have on any payments you may receive.

3 Accumulation withdrawal (optional)

After your funds have been transferred, you can make a withdrawal from your Accumulation account.

Would you like to make a withdrawal from your Accumulation account (if applicable)?

No, I don't want to withdraw money.

OR You can make a withdrawal at any time in Member Online at memberonline.qsuper.qld.gov.au

Yes, I'd like to withdraw the following amount (net).

You will need to keep a minimum of \$10,000 in your QSuper Accumulation account when you make a lump sum withdrawal. This minimum balance will apply unless you are withdrawing all of your funds and closing your account.

Amount to withdraw

OR Which bank account would you like to be paid into?

Bank name

BSB

Account number

Account name (this must either be in your name or a joint name)

I want to withdraw all of my benefit. I understand this means my account will be closed and any insurance cover cancelled.

4 Proving your identity

You can prove your identity by either:

Option 1 – Electronic verification (Preferred)

(not available for people currently living overseas)

To prove your identity electronically, please provide us with your driver's licence or passport number.

As part of the electronic verification process, we will submit your document details (for example, your driver's licence number) to third party credit reporting agencies (CRAs) and/or the Australian Government's Document Verification Service (DVS) for the purpose of confirming your identity. The DVS checks whether the information you provide matches the original records held by the relevant authorities. A CRA may check your information against the DVS and/or against records in your credit information file.

We will only use the information you provide to verify your identity and not for any other purpose. A CRA does not give us access to your credit related information, such as credit card and loan applications.

More information about the DVS is available on the Australian Government's IDMatch website at idmatch.gov.au. More information on how we electronically verify your identity and your rights is available in our Proof of Identity Requirements fact sheet available at qsuper.qld.gov.au/factsheets

By checking this box, I confirm I am authorised to provide the personal details presented. I confirm I have read and understood the process for verifying my identity and my rights in the Proof of Identity fact sheet and consent to my information being verified electronically via submission to the DVS.

Driver's licence number State of issue

If using your driver's licence as proof of identity, please also give us your driver's licence card number, which is different to your licence number.

Driver's licence card number

OR

Passport number

Previous name

Country of birth

OR

Option 2 – Document-based verification

If you do not consent to us verifying your identity using the DVS or via a CRA, we may verify your identity in other ways but this may take longer. Refer to our Proof of identity factsheet at qsuper.qld.gov.au/factsheets for instructions on how to prove your identity using your identity documents.

5 What you need to attach to your form

If you want to prove your identity via the document-based method, please refer to our Proof of identity factsheet at qsuper.qld.gov.au/factsheets for instructions on how to prove your identity using your identity documents.

If we know you by another name, please attach certified copies of your marriage certificate or another legal change of name document.

If signing as a power of attorney and you have not previously submitted this, please attach a certified copy of the power of attorney documentation.

You must also complete proof of identity requirements for you and the member (read the Proof of identity factsheet for more details).

For more information on how to get certified copies, or what you need to provide to confirm your identity, read our Proof of identity factsheet at qsuper.qld.gov.au/factsheets

6 Checking your attachments

If you're under 55 and chose the defined pension, please submit a *Tax File Number Declaration* which you'll find on our website.

If you want to prove your identity via the document-based method, please refer to our Proof of identity factsheet at qsuper.qld.gov.au/factsheets for instructions on how to prove your identity using your identity documents.

7 Declaration and authorisation

- I'm the person named on this form or have a power of attorney to act on the member's behalf.²
- To the best of my knowledge, the information I have given on this form is true and correct.
- I've read the Defined Benefit Account Guide.
- I understand that if I don't already have an Accumulation account, one will be opened for me.

² If you are acting on behalf of an applicant under a power of attorney, and have not previously supplied a certified copy of the power of attorney, we require one to be supplied with this application along with certified copies of yours and the member's identification documents. If you have previously supplied these documents, we may require updated copies on request.

- I understand that any money I add to this account will be automatically invested in the QSuper Lifetime investment option unless I made another decision in section 2 of this form, I have read the QSuper Investment Guide, and understand that I can manage my investment choice online.
- I have received, read and understood the QSuper Product Disclosure Statement for Accumulation Account (PDS). I understand the other information that forms part of the PDS is contained in the QSuper Accumulation Guide, QSuper Investment Guide, QSuper Insurance Guide and the fees and costs definitions at art.com.au/fee-definitions and the PDS should be read in its entirety.
- I agree to the Trust Deed and the Fund's governing rules including in relation to the operation of my account.
- I have read the Personal Information Collection Statement in the QSuper Accumulation Guide and I understand how Australian Retirement Trust will use my personal information.
- I acknowledge that the PDS, this application form, and other documents which form part of the PDS detail the interest I will have in Australian Retirement Trust if my application is accepted, and is not a contract between me and the Trustee.
- I understand that once my Defined Benefit account is closed, I can't reopen it.
- I understand if I have a terminal illness and I have eligible children, my estate can contact the super fund to claim the child pension when I pass away.
- I am a citizen or permanent resident of Australia or citizen of New Zealand.

Name

Signature

Date signed (dd/mm/yyyy)

/ /

Member Centres

Visit qsuper.qld.gov.au/membercentres for locations

Member Services team

Phone 1300 360 750
Overseas +61 7 3239 1004
Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001

Email qsuper@qsuper.qld.gov.au

Fax 1300 242 070

Website qsuper.qld.gov.au

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