

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.

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 *QSuper 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

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

Title

First name/s

Last name

Previous name¹ (if we know you by another name)

Date of birth (dd/mm/yyyy)

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Home phone number

Mobile phone number

Work phone number

Email address

Residential address

State

Postcode

Postal address

As above

State

Postcode

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

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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.

As a QSuper member, you have access to personal advice with your QSuper membership.

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

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"/> %	Cash	<input type="text"/> %
Moderate	<input type="text"/> %	Diversified Bonds	<input type="text"/> %
Balanced	<input type="text"/> %	International Shares	<input type="text"/> %
Socially Responsible	<input type="text"/> %	Australian Shares	<input type="text"/> %
Aggressive	<input type="text"/> %	Total*	<input type="text"/> %

*Total must add up to 100%

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 *Accumulation Account 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.

You can make a withdrawal at any time in Member

OR 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 identification

(not available for people currently living overseas)

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

From here we will provide your name, address, and date of birth to a credit reporting agency (CRA) to check if your personal information matches your credit information file with the CRA. This will allow us to verify you under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* before making your payment. It doesn't give us access to other information about you, our request won't be recorded on your credit information file, and the CRA can't use it for anything else. If we cannot identify you in this way, we will write to you advising the name of the CRA and another way to verify your identity.

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder.

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 – Certified identification

You can post, email, or fax us certified copies of your identification document as explained in the *Proving Your Identity* factsheet on our website.

5 What you need to attach to your form

- If you want to prove your identity via the paper method, please attach certified copies of your identification documents.
- If we know you by another name, please attach certified copies of your marriage certificate or another legal change of name document.
- If you're signing as a power of attorney and you have not already given us a certified copy of your power of attorney documentation, please attach it to this form. Make sure you attach certified copies of both your and the member's identification documents.

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

6 Checking your attachments

- If you're under 60 and chose the defined pension, please submit a *Tax File Number Declaration* which you'll find on our website.
- If you chose to prove your identity using the paper method, please attach identification documents as explained in the *Proving Your Identity* factsheet which you'll find on our website.

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.
- 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.
- 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 and agree to the terms and conditions in the *QSuper Product Disclosure Statement for Accumulation Account (PDS)*, and the *Financial Services Guide*.
- 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.

Name

Signature

Date signed (dd/mm/yyyy)

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Member Centres

70 Eagle Street, Brisbane

63 George Street, Brisbane

Sunshine Coast University Hospital, Ground Floor,
Main Hospital Building, 6 Doherty Street, Birtinya

Member Services team

Phone 1300 360 750

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