State or Police Account Claim (Part 1)

When to use this form

If you have left your job with an employer who is paying contributions into your State or Police account, or if you have reached age 65 and are still working, use this form to:

- Claim your benefit as a cash withdrawal
- Receive the defined pension
- Transfer your benefit to another QSuper account
- Transfer your benefit to another super fund.

Before completing this claim form, please read the Product Disclosure Statement for Accumulation Account, Product Disclosure Statement for Income Account and Lifetime Pension, the State Account Guide or Police Account Guide (whichever applies to your situation), the Tax Explanation factsheet, and the Proof of Identity factsheet, available on our website at **qsuper.qld.gov.au**

If you see this symbol, go to page 6 to read the Important notes.

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

If you don't have an Accumulation account yet

You can open a QSuper Accumulation account in Member Online at **memberonline.qsuper.qld.gov.au** or with the Open an Accumulation Account form at **qsuper.qld.gov.au/forms**. Then you can return to complete this form.

1 Personal details

Client number

Your client number can be found on your annual statement or by logging in to Member Online.

Title

First names

Last name

Previous name[1] (if we know you by another name)

Date of birth (dd/mm/yyyy)

Home phone number

Mobile phone number

Work phone number

Email address

Residential address

State

Postcode

Postal address ☐ As above

State

Postcode

2 Choose how to receive your benefit

Please carefully read all four of the following options before making your selection.

☐ **Option 1 – Full benefit**

You are eligible to be paid your full benefit if you have left employment after reaching age 55, or if you have retired due to ill health.

I am eligible to be paid my full benefit, and want to receive it as a:

☐ Lump sum

OR

☐ Defined pension payable for life

OR

☐ Part defined pension/part lump sum (this is not available if you have retired due to ill health)

OR

If you are taking a part defined pension/ part lump sum, please tell us how you would like to split your benefit:

$

as a lump sum and the rest as a defined pension payable for life.

OR

$

as a fortnightly defined pension and the rest as a lump sum.

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

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Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) is the trustee of Australian Retirement Trust (ABN 60 905 115 063).

○ **Option 2 – Working past age 65**

If you turn 65 and continue your current employment, you are entitled to two-sevenths of your retirement benefit, and the remainder will be payable to you when you permanently retire.
I am age 65 and am still working and want to receive two-sevenths of my benefit as a:

- ○ Lump sum

OR

- ○ Defined pension payable for life

OR

- ○ Part defined pension/part lump sum

If you are taking a part defined pension/part lump sum, please tell us how you would like to split your benefit:

$ _____

as a lump sum and the rest as a defined pension payable for life.

OR

$ _____

as a fortnightly defined pension and the rest as a lump sum.

OR

○ **Option 3 – Retrenchment benefit**

I am under age 55 and have been retrenched and want to receive my benefit as a lump sum.

Please attach a copy of the official correspondence from your employer confirming the circumstances and conditions of you leaving employment.

OR

○ **Option 4 – Resignation benefit**

I am under age 55 and have resigned and want to:

- ○ Keep my benefit in my State or Police account until age 55

OR

- ○ Transfer my State or Police account to my QSuper Accumulation account

OR

- ○ Withdraw my cash value (your cash value is your personal contributions and interest paid before 1 July 1999.)

To keep your full benefit, you need to keep it in your State or Police account until age 55 or transfer it to a QSuper Accumulation account. If you are under age 55 and have resigned and choose to transfer your State or Police account to your QSuper Accumulation account, your benefit is preserved, which means you can't withdraw any of it as cash until you retire. This includes your personal contributions and interest paid before 1 July 1999.

If you are under age 55 and have resigned and choose to withdraw your cash value, you will lose employer contributions that are over the minimum amount required under Commonwealth superannuation legislation.

3 Tell us where to send your benefit

You only need to fill out this section if you are taking out some or all of your benefit as a lump sum. You can choose more than one option, but all should add up to your total lump sum benefit.

There are minimum amounts and age requirements for opening an Income account and/or Lifetime Pension. To open an Income account and/or Lifetime Pension, you'll first need to read the Product Disclosure Statement for Income Account and Lifetime Pension and then complete the form at the back of the guide. If you're under age 60, you'll also need to complete and sign a Tax File Number Declaration form.

If you left employment between age 55 and 59 (not due to ill health), please select one of the following:

- ○ I have permanently retired

OR

- ○ I intend to find gainful employment of 10 hours or more a week

☐ **Transfer to an existing QSuper Accumulation account**

$ _____ gross (before tax) **OR**

_____ % of your account

☐ **Pay directly into my bank account**

If you're under age 60, tax may be deducted from your cash withdrawal. Find out more in the Tax Explanation factsheet at **qsuper.qld.gov.au/factsheets** or call us and we'll send you a copy, free of charge.

$ _____ gross (before tax) **OR**

_____ % of your account

☐ **Transfer to an Income account**

$ _____ gross (before tax) **OR**

_____ % of your account

☐ **Transfer to a Lifetime Pension**

$ _____ gross (before tax) **OR**

_____ % of your account

☐ **Transfer to another super fund**

Before we transfer money to another super fund, we need to make sure the fund complies with the *Superannuation Industry (Supervision) Act 1993*. Please note, if you've withdrawn money as cash it can't be rolled over to another super account.

$ _____ gross (before tax) **OR**

_____ % of your account

4 Investing, withdrawing, or transferring your State or Police Account

4.1 QSuper Accumulation account

If you are investing some or all of your lump sum benefit in your existing QSuper Accumulation account, or you are under age 55 and transferring your State or Police account to an existing QSuper Accumulation account, please tell us how you would like your money invested.

- ○ Invest my transferred balance according to my current investment preference or use the default option, QSuper Lifetime.

OR

- ○ Invest my transferred balance in the following way:

Investment option	Allocation	Investment option	Allocation
Lifetime (default)	%	Balanced Index	%
High Growth	%	Australian Shares Index	%
Balanced	%	International Shares Hedged Index	%
Conservative -Balanced	%	International Shares Unhedged Index	%
Conservative	%	Listed Property Index	%
Balanced Risk-Adjusted	%	Unlisted Assets	%
Socially Conscious Balanced	%	Bonds Index	%
High Growth Index	%	Cash	%
Total* (must add up to 100%)			%

Payments can't be made directly into Self Invest. To transfer money into and out of Self Invest, log in to Member Online.

Accumulation account insurance

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.

If you do not want default insurance cover mark the below box, otherwise we will provide you with this insurance cover.

- ☐ 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 hold. We will not cancel any existing personalised cover as a result of this selection. (However, there are various circumstances when cover will end. See the Insurance Guide at **qsuper.qld.gov.au/guides**)

4.2 Financial institution details

If you have asked to receive some or all of your benefit as a defined pension payable for life, and/or a single cash payment (your cash value or from a lump sum), please tell us where you would like us to pay the money.

We can only make payments into an Australian bank, credit union, or building society account that's in your name or a joint name. This means we can't make payments into a business, trust, or loan account.

We pay pensions straight into your account with your financial institution, so make sure you give us all relevant details.

Details of your bank account

Bank name

Branch (BSB) number

Account number

Account name (e.g. John & Jane Citizen)

If you are under 60 years old and have asked to receive some or all of your benefit as a pension payable for life, you will also need to complete and attach a Tax File Number Declaration form. You can get a copy from the Australian Taxation Office (ATO) or call us to request a copy, free of charge.

4.3 Your partner's details

If you have asked to receive some or all of your benefit as a pension payable for life, please tell us about your partner.

Your spouse, civil partner, or de facto's full name

Their date of birth (dd/mm/yyyy)

4.4 Transfer to another super fund

If you have asked us to transfer some or all of your lump sum benefit to another super fund, please tell us where you would like us to transfer the benefit.

Details of your other fund

Fund name

Membership or account number

Postal address of the other fund

State Postcode

Australian business number (ABN) of other fund

Other fund phone number

☐ I am transferring my money to a self-managed super fund (SMSF) and I confirm that I am a member, trustee, or director of a corporate trustee of the SMSF.

If transferring to an SMSF:

SMSF ABN

Electronic service address (ESA)[2]

BSB

Account number

5 Proof of Identity

You can prove your identity by either:

Option 1 – Electronic verification
(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 – Document based verification
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.

2 You need an electronic service address (ESA) for your SMSF provider to send us your data. Please contact your SMSF provider for the ESA.

6 Declaration and authorisation

- I am the person named on this form, or have a power of attorney to act on the member's behalf.[3]
- The information I have given on this form is true and correct.
- If I'm under age 60, I understand I may have to pay tax on cash withdrawals.
- QSuper can contact my employer and ask for personal information about me to make sure I receive my correct entitlements.
- I am an Australian or New Zealand citizen, or a permanent resident of Australia.
- I understand that if there is a surcharge debt I need to pay on my benefit, QSuper will deduct this before my money's withdrawn.
- I understand I may ask my super provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits.
- I confirm I have obtained the information I need, and that I don't require any further information.
- I have given the necessary documentation as requested in section 5 of this form.

Name

Signature

(Please sign in blue or black pen – QSuper does not accept electronic signatures on this form.)

Date signed (dd/mm/yyyy)

/ /

Once we have all the information we need, we will do our best to process your request within seven working days of receiving your form and all information.

It may take an additional one to two days for your bank, credit union, or building society to put the money into your account once we've processed your claim.

Please note, we cannot pay your benefit until we receive:

- All contributions from your employer, which can take three to five weeks after you have left employment
- Your *Employer Certification* form, as we cannot process your claim without it.

Where to send this form

Please post your completed form to us at:

Post
QSuper
GPO Box 200
Brisbane QLD 4001

Email
qsuper@qsuper.qld.gov.au

3 If you haven't already, you'll need to give us an original certified copy of the power of attorney document.

Checklist

Please use the below checklist to help make sure you give us all the information we need to process your request.

- ☐ **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 you're signing as a power of attorney and you haven't already given us a certified copy of your power of attorney documentation**, please attach it to this form. You must also complete proof of identity requirements for you and the member (read the Proof of Identity factsheet for more details).

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

This is general advice or information only. It's not based on your personal objectives, financial situation or needs. Think about your personal circumstances and read the relevant Product Disclosure Statement and Target Market Determination at **art.com.au/pds** before you make any decision about our products. And if you're still not sure, talk with a financial adviser.

We issue this information and all Australian Retirement Trust products. When we say 'we', 'us' or 'the Trustee' we mean Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975), trustee of Australian Retirement Trust (ABN 60 905 115 063) ('the Fund' or 'ART'). We're careful with your personal information. Our privacy policy explains how we handle it. You can find it at **art.com.au/privacy**

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State or Police Account Claim (Part 2)

How to use this form

If you have left your job with a Queensland Government employer and you have a Police or State account, give this form to your employer. They need to complete and return this form to us, to confirm your salary and final contributions.

Please note

It is your responsibility to have this form completed by your pay office and we cannot process your claim without it.

Important information for your employer

Please only give us State or Police account details on this certification. We cannot process the member's claim until we receive these details. If a member's been retrenched or accepted a voluntary early retirement (VER), please make sure you attach a copy of your official correspondence to the employee confirming the details.

1 Employer Certification – employer to complete

Title

First name

Last name

Date of birth (dd/mm/yyyy)

Employer

Employee's payroll number

Member's salary details for last two years

Please give us the date and salary of all changes over the last two years.

(If member is employed part-time, provide full-time equivalent salary.)

Date of effect (dd/mm/yyyy)	Fortnightly salary	Code* (must be completed)
	$	
	$	
	$	
	$	
	$	

Codes

A Award variation
B Basic
CA Certified agreement
I Incremental
O Other
P Promotion or reclassification

2 Deduction details

Pay cycle ending (dd/mm/yyyy)

Amount of final employee contribution/adjustment

$

The final contribution required for State or Police accounts is the last complete fortnight prior to termination date.

Details of leave without pay for periods longer than 10 working days

Date of termination (dd/mm/yyyy)

Type of termination

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3 Employer details

Name of employer

Name of employer's authorised officer

Signature

Date signed (dd/mm/yyyy)

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After completing this form, please send it to QSuper.

Checklist

Please use the below checklist to help make sure you give us all the information we need to process your request.

- ☐ Have you given us the full-time equivalent salaries and all changes for the past two years?
- ☐ Have you given us details of the final contributions for your employee?
- ☐ Have you attached a copy of official correspondence confirming the employee's retrenchment or VER (if applicable)?

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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