

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 lifetime pension
- Transfer your benefit to an Income account
- Transfer your benefit to another complying super fund.

Before completing this claim form, please read the *Accumulation Account Guide*, *Income Account Guide* or *State or Police Account Guide* (whichever applies to your situation), the *Tax Explanation* factsheet, and the *Proving Your 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.

1 Personal details

Client number

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

Title

First name

Last name

Previous name¹ (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 Why are you withdrawing funds from your account?

- I am over age 65 and still working
- I have resigned
- I have retired
- I am retiring due to ill-health
- I have been retrenched.²

Please note: If you're under age 55 and you resign from your job and choose to withdraw or transfer your cash value, you will lose the difference between the amount of the withdrawal option and the amount of the preservation option. To keep your full benefit, you need to preserve it in your State or Police account until age 55.

You can find more information on this in the *State Account Guide* or the *Police Account Guide*, available on our website at qsuper.qld.gov.au or call us to request a copy.

If you are between age 55 and 59, please tick one of the following:

- I've reached my preservation age and have permanently retired.
- I intend to find gainful employment of 10 hours or more a week.

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.

² You'll need to attach a copy of the official correspondence from your employer confirming the circumstances and conditions of you leaving employment.

3 Payment options

Please tell us how you would like to claim your benefit **(select one option)**.

- Lump sum
- Pension (payable for life – only for retirement and ill-health claims, or members who are age 65 or over and still employed).
- Part pension/part lump sum – (only for retirement claims, or members who are age 65 or over and still employed). Please tell us your option below.
- \$
- As a lump sum and the rest as a lifetime pension.
- OR
- \$
- Of benefit as a lifetime pension and the rest as a lump sum.
- Have you attached a completed *Employer Certification* form (see Part 2 of this form)?

Providing your tax file number (TFN)

Under the Superannuation Industry (Supervision) Act 1993, your super fund is authorised to collect your tax file number (TFN), which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. If you transfer your super to another fund we may disclose your TFN to the other super provider unless you tell us not to in writing. It is not an offence not to quote your TFN. However, providing your TFN to your super fund will have the following advantages (which may not otherwise apply):

- Your super fund will be able to accept all types of contributions to your account(s)
- The tax on employer contributions to your super 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 super benefits
- It will make it much easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

Your TFN

You do not need to provide your TFN again, if you have already given it to us.

4 Withdrawal options

You only need to fill out this section if you are not taking all of your benefit as a lifetime pension.

- Option 1 – Keep my funds in my State or Police account. You can only choose this option if you are under age 55.**
If you are under age 55 and want to keep your full benefit, you can leave it in your State or Police account, but you need to make this decision within three months of your resignation date. You can find more info in our *State Account Guide* or *Police Account Guide*. Just head to qsuper.qld.gov.au or call us and we'll send you a copy.
- Option 2 – Transfer to my QSuper Accumulation account.**

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 *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 hold. We will not cancel any existing personalised cover as a result of this selection.

Investing in the Accumulation account

Tell us how you would like your transferred balance invested in your Accumulation account.

Invest my transferred balance according to my current investment preference or use the default option. **Go to section 6.**

OR

Invest my transferred balance 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 <small>(must add up to 100%)</small>	<input type="text"/> %

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

Option 3 – Pay directly into my bank account ➤

\$ Gross (before tax)

OR

% of your account

Option 4 – Transfer to an Income account ➤

If you have reached your preservation age and have permanently retired and have at least \$30,000 in super, then you may be eligible to open an Income account.

To open an Income account read the *QSuper Product Disclosure Statement for Accumulation and Income Accounts* and our *Income Account Guide* and complete the *Open an Income Account* form. If you're under age 60 you'll also need to complete and sign a *Tax File Number Declaration* form to avoid paying the highest marginal tax rate on your income payments.

\$ OR % of your account

Option 5 – Transfer to another super fund ➤

Choose this option if you want to transfer any of your money to another super fund.

\$ OR % of your account

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

Super Product Identification Number (SPIN) of other fund

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.

Tax on partial withdrawals

If you make a partial withdrawal, we'll withdraw your money proportionately from all tax components held in your account, in line with Australian Government legislation. You can find more information in our *Tax Explanation* factsheet on our website, or call us to request a copy.

You can now go to section 8, unless you're:

- Taking a lifetime pension
- Making a cash withdrawal
- Transferring your money to an SMSF.

5 Pension option

If you are taking part or all of your benefit as a lifetime pension, please give us the following details:

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

Their date of birth (dd/mm/yyyy)

If you are under 60 years old, 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.

6 Financial institution details

Fill out this section if you want to withdraw some or all of your money in cash, or if you're taking a lifetime pension. 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.

Details of your bank account

Bank name

Branch (BSB) number

Account number

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

7 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 QSuper 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

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.

8 Finding your other super

Finding your other super

If we have your TFN, we can use it to find any other super you may have. This could include lost super, other active accounts, and any other money held by the ATO. If we find any other super, we'll write to you to see if you want us to consolidate it into your QSuper account. If you change your mind, you can call, write, or email to let us know.

I want QSuper to find my other super.

9 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
- I ask that payment is made in the way I have chosen on this form.
- The information I have given on this form is true and correct.
- QSuper can give details of my TFN to the ATO and to other super funds I may have.
- 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 info 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 understand that any insurance I already hold or receive as a result of submitting an application for an Accumulation account will be cancelled by QSuper in certain circumstances.⁴
- 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 the Proving your identity section 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.

We aim to process your request within seven working days of receiving your form and all information.

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.

⁴ There are various circumstances when cover will end. See the *Accumulation Account Insurance Guide* at qsuper.qld.gov.au/pds

Important notes

Section 4 (options 1 and 2)

If you leave your job with the Queensland Government, you don't have to transfer your money out of QSuper. If you want to stay with us, you'll just need to complete option 1 or option 2.

Section 4 (option 3)

If you're under age 55 and withdraw the cash value of your withdrawal option, we'll transfer the preserved amount of your withdrawal option to your Accumulation account and invest it in the Lifetime option, or if applicable, your preferred investment strategy, unless you tell us to do otherwise in this claim.

Section 4 (option 4)

To open an Income account, you'll first need to read the *QSuper Product Disclosure Statement for Accumulation and Income Accounts* and then complete the form in the guide. If you're under age 60 you'll also need to complete and sign a *Tax File Number Declaration* form.

Section 4 (option 5)

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.

Section 6

We pay pensions straight into your bank, credit union, or building society account, so make sure you give us all relevant details in section 6.

Section 6

We can only make payments to a bank, credit union, or building society account in your name/joint names, and not to a business, trust, or loan account.

If you're under age 60, tax may be deducted from your cash withdrawal. You can find more info about this in the *Tax Explanation* factsheet. Just head to qsuper.qld.gov.au or call us and we'll send you a copy.

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.

Checklist

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

- If you are proving your identity using the paper method**, please attach certified copies of your identity documents as explained in our *Proving Your Identity* factsheet at qsuper.qld.gov.au/factsheets
- 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 attach certified copies of your and the member's identification documents.

Member Centres

70 Eagle Street, Brisbane

63 George Street, Brisbane

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

Member Service team

Phone 1300 360 750

Overseas +61 7 3239 1004

Monday to Thursday 8.30am – 5.00pm (AEST)
Friday 9.00am – 5.00pm (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 form and all products are issued by the QSuper Board (ABN 32 125 059 006, AFSL 489650) as trustee for QSuper (ABN 60 905 115 063). This is general information only, and it does not take into account your personal objectives, financial situation, or needs. Consider whether the product is right for you by reading the product disclosure statement (PDS) available from our website or by calling us on 1300 360 750. We take the privacy of your personal information very seriously. We are collecting this information to administer your superannuation account and are authorised to do this under the *Superannuation (State Public Sector) Act 1990* (Qld). We may also disclose this information to third parties if we need to, if you have given consent to the disclosure, or if we are required to by law. For more information about our privacy policy, you can download QSuper's privacy factsheet from qsuper.qld.gov.au or call us to request a copy.

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)
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>

Codes

A Award variation I Incremental
 B Basic O Other
 CA Certified agreement 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

3 Employer details

Name of employer

Name of employer's authorised officer

Signature

Date signed (dd/mm/yyyy)

 / /

After completing this form please send it to QSuper.

Checklist

Please use the below checklist to help ensure 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

70 Eagle Street, Brisbane

63 George Street, Brisbane

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

Member Service team

Phone 1300 360 750

Overseas +61 7 3239 1004

Monday to Thursday 8.30am – 5.00pm (AEST)
Friday 9.00am – 5.00pm (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 form and all products are issued by the QSuper Board (ABN 32 125 059 006, AFSL 489650) as trustee for QSuper (ABN 60 905 115 063). This is general information only, and it does not take into account your personal objectives, financial situation, or needs. Consider whether the product is right for you by reading the product disclosure statement (PDS) available from our website or by calling us on 1300 360 750. We take the privacy of your personal information very seriously. We are collecting this information to administer your superannuation account and are authorised to do this under the *Superannuation (State Public Sector) Act 1990* (Qld). We may also disclose this information to third parties if we need to, if you have given consent to the disclosure, or if we are required to by law. For more information about our privacy policy, you can download QSuper's privacy factsheet from qsuper.qld.gov.au or call us to request a copy.