

Severe financial hardship



What this fact sheet covers



This fact sheet outlines when benefits may be released on the grounds of severe financial hardship.

There are two ways you could be granted an early release of your super benefit on the grounds of severe financial hardship.

CLAIM TYPE 1

- you're under your preservation age (see table on page 2 of this fact sheet) and,
- you've been in receipt of a Commonwealth income support payment, continuously for the last 26 weeks, and
- you're unable to meet reasonable and immediate family living expenses. Immediate family living expenses are expenses that are due to be paid and which cannot be paid by the member because of financial hardship.

CLAIM TYPE 2

- you've reached preservation age and 39 weeks (see table on page 2 of this fact sheet), and
- you've received a Commonwealth income support payment for a cumulative period of 39 weeks after reaching preservation age, and
- you aren't gainfully employed on a full-time or part-time basis on the date of your application to the Trustee.

How much can I withdraw?

CLAIM TYPE 1

You can apply for a single withdrawal amount in any 12-month period of between \$1,000 (or your account balance if it's less than \$1,000) and \$10,000.

CLAIM TYPE 2

- There are no limits to the amount you can apply to withdraw.

How to provide evidence of Commonwealth income support payments

For both claim types, you can:

- authorise us to confirm electronically with Centrelink your receipt of a Commonwealth income support payment—you'll need to provide us with your Centrelink Reference Number (CRN), or
- attach a certified copy of a Q230, Q251 or other letter issued by Centrelink. (This letter is only valid for 21 days and must be provided to us within this time period.)
 - o If the relevant government agency is the Department of Veterans Affairs (DVA), contact them to request a statement that confirms your pension amount and the length of time you've received it for.

Relevant government agencies include: Centrelink, the Department of Veterans' Affairs (DVA) or a Commonwealth Community Development Employment Projects (CDEP) program.

Commonwealth income support payments include:

- an income support supplement, a service pension, a social security pension, a social security benefit (other than Austudy or Youth Allowance if you're in full-time study)
- a drought relief payment or exceptional circumstances relief payment under the Farm Household Support Act, or
- a payment from the Community Development Employment Projects Scheme.

If you're not sure if you qualify, or to access your CRN, contact Centrelink directly.

Preservation age

Your preservation age depends on when you were born.

Your date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
1 July 1964 or after	60

Compassionate grounds

If you're not eligible for release of your super on severe financial hardship grounds, you may be eligible to apply to the ATO for release on compassionate grounds, including for:

- medical treatment and medical transport for you or a dependant
- palliative care for you or a dependant
- making a payment on a loan so you don't lose your home
- modifying your home or vehicle, or buying disability aids for you or a dependant because of a severe disability
- expenses associated with a death, funeral or burial for a dependant.

For more information, refer to our *Compassionate grounds application form* at [unisuper.com.au/forms](https://www.unisuper.com.au/forms).

How will my payment be taxed?

The following table outlines how tax may apply to your withdrawal. Also refer to the Preservation age table in the previous column.

Under your preservation age	Reached your preservation age	Over age 60
Taxed up to 22%. Any tax-free components of your super aren't taxed on withdrawal.	You won't pay tax on the taxable component of your super balance up to the low rate cap amount. Any tax-free components of your super aren't taxed on withdrawal. For more information about the low rate cap, read the <i>How super is taxed</i> booklet at unisuper.com.au/pds or contact us.	Generally tax free.

You can find the details of your taxable and tax-free super components by logging into your account or checking your most recent Benefit statement.

Proof of identity documents

We're required by law to verify your identity.

The quickest way to verify your identity is by logging in to your account.

You can also provide certified proof of identity documents with your application.

Refer to the attached *Your guide to proof of identity* fact sheet for more information.

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a qualified financial adviser.

This information is current as at November 2018 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.

Issued by: UniSuper Management Pty Ltd ABN 91 006 961 799, AFSL No. 235907 on behalf of UniSuper Limited the trustee of UniSuper, Level 1, 385 Bourke Street, Melbourne Vic 3000.

Fund: UniSuper, ABN 91 385 943 850

Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL No. 492806

Date: November 2018 UNIS000F83 1118

Your guide to proof of identity



We take looking after your retirement savings very seriously—which is why you need to prove your identity (ID) before making withdrawals or other important changes to your account.

Verify your identity online

Proving your identity online is quick and easy—you'll know as soon as your identity gets verified. Log in at unisuper.com.au/memberonline to get started. Only Australian residents with Australian documents currently living in Australia can verify their identity through MemberOnline.

You'll need one or more of the following valid documents:

- Australian passport
- Australian visa
- Australian citizenship certificate
- Australian birth certificate
- Australian driver's licence
- Medicare card
- Centrelink card
- State and Federal electoral roll details.

Make sure you've updated your current personal details with relevant government agencies before you begin the process of verifying your identity online. We use online government and public databases to securely verify your identity.

Or send us certified copies of your ID

You can also send us certified copies of your ID. The following guide explains the types of documents we can accept and how to ensure they're correctly certified.

ALLOW US TO VERIFY YOUR IDENTITY

In some cases and on some of our forms, we can verify your identity on your behalf if the document(s) you provide haven't been certified correctly or can't be read. All you need to do is give us consent by ticking the box on the applicable form—and we'll try to verify your identity electronically using those documents. We'll let you know if the process wasn't successful.

Why provide your TFN?

Giving us your tax file number (TFN) means we can process rollover and transfer requests to another super fund without additional proof of identity. If your TFN can't be validated, or you want to transfer to a self-managed super fund or organise a benefit payment, you'll still need to give us certified copies of your ID.

Visit unisuper.com.au/memberonline to provide your TFN online.

STEP 1: COLLECT ACCEPTABLE DOCUMENTS

We'll accept either one document from List A or two documents from List B.

LIST A

A CERTIFIED COPY OF A:

- current driver licence
- current passport (Australian passports that haven't expired more than two years ago are also acceptable)

LIST B

A CERTIFIED COPY OF A:

- birth certificate or birth extract
- Australian citizenship certificate
- a pension card issued by Centrelink that entitles the person to financial benefits.

AND:

- Notice of Assessment from the Australian Taxation Office (less than 12 months old) containing your name and residential address
- letter from Centrelink regarding a government assistance payment
- rates notice from local council (less than 12 months old) containing your name and residential address
- electricity, gas or water bill dated within the past three months that contains your name and residential address.

STEP 2: CERTIFY YOUR DOCUMENTS

Take your original document(s) and a clear photocopy of both sides of the original document to an authorised person.

Your ID must be properly certified

The authorised person will need to:

1. sight the original document, and the copy, to ensure both documents are identical, and
2. write or stamp 'this is a true and correct copy of the original document I have sighted' or 'certified true copy', followed by their:
 - signature
 - printed name
 - qualification (e.g. Magistrate), and
 - date.

If you've changed your name or are signing on behalf of another member, prove the 'link' between you and the name change, or other person—use a certified copy of one of the following documents as well as your other certified ID.

PURPOSE	SUITABLE LINKING DOCUMENT
Change of name	→ Marriage certificate → Deed poll or change of name certificate from the Registry of Births, Deaths and Marriages
Signing on behalf of another member	→ Power of Attorney → Guardianship papers

When having your documents certified, remember:

- All pages must be certified.
- The copy of the document must be certified—not on a separate page attached to the document.
- Certified copies of your documents must have an original signature.
- Faxed or emailed copies won't be accepted.
- Documents not written in English must be accompanied by an English translation prepared by an accredited translator.
- Documents certified more than a year ago won't be accepted.

Who can certify your documents

Some of the people authorised to certify IDs include:

1. A person currently licensed or registered under a State or Territory law to practise in one of the following occupations:
 - Architect
 - Nurse
 - Chiropractor
 - Occupational therapist
 - Conveyancer
 - Optometrist
 - Dentist
 - Patent or Trade marks attorney
 - Financial adviser or financial planner
 - Pharmacist
 - Legal practitioner
 - Physiotherapist
 - Medical practitioner
 - Psychologist
 - Midwife
 - Veterinary surgeon.
2. One of the following persons:
 - Teacher employed full-time at a school or tertiary education institution

- Agent of the Australian Postal Corporation who is in charge of, or a permanent employee with two or more years of continuous service with, an office supplying postal services to the public
- Bank, building society, credit union or finance company officer with two or more years of continuous service
- Clerk, Master, Registrar or Deputy Registrar of a court
- Judge of a court or a Magistrate
- Justice of the Peace
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants, the Institute of Public Accountants or the Association of Taxation and Management Accountants, or a Fellow of the National Tax Accountants' Association
- Notary public, and
- Police officer.

Visit the [Attorney General's website](#) for a full list of who can certify documents.

Using foreign documents?

These must be translated by an accredited translator (if they're not in English) and you must have the translated copies correctly certified by a person listed in the 'Members residing overseas' section below.

Members residing overseas

If you live overseas, the following people are authorised to certify identification documents:

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Employee of the Commonwealth or the Australian Trade Commission who is authorised and exercising his or her function in a country or place outside Australia.
- A person authorised as a notary public in a foreign country.

Your documents must be certified by a person with an Australian connection. We won't accept certifications by a someone licensed or registered to practise outside of Australia in an occupation listed above, or who holds a position in a foreign country—except for a foreign notary public.

When will my form be processed?

If you've provided a correctly completed form (and any certified ID or other paperwork required), we'll aim to process your request as soon as possible. Not providing correct information may delay us processing your request. Please allow 3 - 5 business days for your form to arrive. We'll contact you if we have any queries in relation to your request.

Returning your form

- Mail to UniSuper, Level 1, 385 Bourke Street, Melbourne VIC 3000
- Email to enquiry@unisuper.com.au

This information is of a general nature only and includes general advice. It has been prepared without taking into account your individual objectives, financial situation or needs. Before making any decision in relation to your UniSuper membership, you should consider your personal circumstances, the relevant product disclosure statement for your membership category and whether to consult a licensed financial adviser. This information is current as at November 2017 and is based on our understanding of legislation at that date. Information is subject to change. To the extent that this fact sheet contains information which is inconsistent with the UniSuper Trust Deed and Regulations (together the Trust Deed), the Trust Deed will prevail.

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Fund: UniSuper, ABN 91 385 943 850

Trustee: UniSuper Limited, ABN 54 006 027 121 AFSL 492806

Date: February 2019 UNIS000F80 0219

Severe financial hardship application form



WHERE DO I SEND MY FORM?

Return your original form (and certified ID if you're not verifying your identity online) to:

UniSuper
Reply Paid 67452
Melbourne VIC 3000

No stamp required.

If you'd prefer to return your documents by Express Post, please send to:

UniSuper
Level 1 / 385 Bourke Street
Melbourne VIC 3000

Email us: enquiry@unisuper.com.au

(if you are returning your forms to us by email, certified ID will need to be posted to us if you're not verifying your identity online)

Instructions

To apply for early release of your super due to financial hardship:

- **Check your eligibility:** Read the attached *Severe financial hardship fact sheet* for eligibility criteria.
- **Complete the form including statutory declaration:** See the list of persons who are authorised to sign statutory details on page 5.
- **Verify your ID:** You can log in to your account at unisuper.com.au to verify your identity online before posting your form—or you can include a certified copy of your identity with your posted form (read the attached *Your guide to proof of identity* fact sheet for more information).
- **Return your form to us.**

Privacy information

We recognise the importance of protecting your personal information and are committed to complying with our privacy law obligations. For more information on how we collect and manage your information, refer to the Privacy Statement at the end of this form.



NEED HELP?

For more information:

- email enquiry@unisuper.com.au
- call **1800 331 685**
- visit our website at unisuper.com.au.

SECTION 1 — Member details

Please use **BLACK** or **BLUE BALL POINT PEN** and print in **CAPITAL LETTERS**. Cross where required **X**. All fields in Section 1 are mandatory. Please ensure you complete all fields.

UniSuper member number

If you are unsure of your member number, refer to your most recent UniSuper correspondence or call us on **1800 331 685**.

Title Mr Mrs Ms Dr Professor

Other

Surname

Given name

Date of birth (DDMMYYYY)

If you've changed your personal details (i.e. residential address and email address) since you last contacted us, please update your details by:

- logging into your account at unisuper.com.au
- completing the *Change of details form – super members* (available from unisuper.com.au), or
- calling us on **1800 331 685**.

What number can we call you on if we have a question about this form?

form continues



SECTION 2 — Tax file number (TFN)

You don't have to provide your tax file number (TFN). However, if you do not provide it, you may pay more tax than you need to on your withdrawal.*

I've already provided my TFN to UniSuper.

Provide my tax file number

- -

I don't want to provide my TFN.

*Read the important information about providing your tax file number at unisuper.com.au/tfn. You can also request a copy of that information, free of charge, by call us on **1800 331 685**.

SECTION 3 — Claim type

Under what claim type do you want to apply? See the attached fact sheet for more information.

Claim type 1

- you'll need to be in receipt of an eligible Commonwealth income support payment continuously for the last 26 weeks, and
- you're unable to meet reasonable and immediate family living expenses
 - You can apply for a single lump-sum payment in any 12-month period between \$1,000 (or your account balance if it's less than \$1,000) and \$10,000.

Claim type 2

- you must have reached your preservation age and 39 weeks, and
- received a Commonwealth income support payment for a total of 39 weeks after reaching preservation age, and
- not be gainfully employed on a full-time or part-time basis.
 - There are no limits on the amount you can apply to withdraw.

SECTION 4 — Withdrawal amount

Maximum amount (up to \$10,000 under Claim type 1) or your full account balance.*

Request amount (minimum \$1,000)*. You can only elect an amount greater than \$10,000 under Claim type 2 (see SECTION 3).

\$, .

* **Note:** If you're under your preservation age your withdrawal is subject to tax of up to 22%. For example, if you apply to release \$10,000, your after-tax benefit may be \$7,800.

If you've reached your preservation age, any tax applied is subject to the low-rate cap. See the attached fact sheet for more information on how your benefit may be taxed.

SECTION 5 — Payment options

Cheque sent to your mailing address on file. Go to SECTION 7.

Electronic funds transfer (EFT) sent to your nominated financial institution. Go to SECTION 6.

Allow five working days for processing plus an additional five working days for payments made by cheque.

SECTION 6 — Financial institution details

Provide your financial institution account details to which the benefit payment will be paid.*

Financial institution name

Account name.

(Payments can only be made if the account is in your name or a joint account in your name and can't be made to a third party.)

BSB number

Account number

* Please ensure that you have entered your financial institution account details correctly. UniSuper's responsibility is discharged once payment is made to this account.

SECTION 7 — Evidence of Commonwealth income support payment

➤ **Option 1:** Provide your consent for UniSuper to use Centrelink Confirmation Services to perform a Centrelink enquiry on your behalf.

Please provide your Customer Reference Number (CRN):

I authorise:

- UniSuper to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
- the Australian Government Department of Human Services (DHS) to provide the results of that enquiry to UniSuper.

I understand that:

- DHS will use information I have provided to UniSuper to confirm my eligibility for early release of superannuation on the grounds of financial hardship based on whether I have been in receipt of a qualifying Centrelink payment for a specified period.
- DHS will disclose to UniSuper my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a member of UniSuper unless I withdraw it by contacting UniSuper or DHS.

Name

Signature

Date (DDMMYYYY)

OR

➤ **Option 2:** Attach a certified copy of a Q230 or Q251 letter issued by Centrelink, or other letter issued by the DVA or CDEP if applicable (we'll need to receive this letter within 21 days of the date of issue.)


For more information, refer to the attached fact sheet.

SECTION 8 — Consent to have your identification verified by UniSuper

➤ I consent to my personal details being used to electronically verify my identity if paper copies of my certified documents are incorrectly certified or can't be read.

I understand my details will be verified through the Australian Government's Document Verification Service and subject to an information match request in relation to relevant official record holder information and a corresponding match result and associated data will be processed through third party systems.

SECTION 9 — Statutory declaration

 This statutory declaration must be **completed by the member** who completed this form and signed in the presence of a person authorised to witness statutory declarations. Refer to the List of persons who are authorised to sign statutory declarations on page 5. Please ensure that the authorised person provides their full name, address and signature.

I, (member full name)

Of (member address)

Suburb/Town

State

Postcode

Make the following declaration under the Statutory Declarations Act 1959 (Cth):

If I'm applying for Claim type 1:

- I'm unable to meet reasonable and immediate family living expenses, and the amount I am requesting to be released is necessary to meet these reasonable and immediate family living expenses or

If I'm applying for Claim type 2:

- I'm not gainfully employed on a full time or part-time basis on the date of the application provided on this form, and
- I'm unable to meet reasonable and immediate family living expenses, and the amount I am requesting to be released is necessary to meet these reasonable and immediate family living expenses


I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under Section 11 of the Statutory Declarations Act 1959, and I believe that the statements in this declaration are true in every particular.

Signature of person making this declaration

Declared at (*place*)

On (*day*) of (*month*) (*year*)

SECTION 9a — Witness declaration

 **Before me**, (Full name, qualification and address of person before whom the declaration is made)

Title Mr Mrs Ms Dr Professor

Other

Surname

Given name

Qualification

Address, number and street (*not PO Box*)

Suburb/Town

State

Postcode

Country (*if not Australia*)

I acknowledge and affirm that the member has declared that he/she meets the relevant condition outlined in the member's statutory declaration.

Signature

Date (*DDMMYYYY*)

Note 1: A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years—see section 11 of the Statutory Declarations Act 1959.

Note 2: Chapter 2 of the Criminal Code applies to all offences against the Statutory Declarations Act 1959—see section 5A of the Statutory Declarations Act 1959.

SECTION 9b — List of persons authorised

For a full list of persons authorised to sign a statutory declaration, visit the Attorney-General's Department website at www.ag.gov.au.

Member residing overseas

For members residing overseas, people authorised to certify personal documents are listed below:


- An employee of the Commonwealth who is:
 - In a country or place outside of Australia; and
 - Authorised under paragraph 3(c) of the Consular Fees Act 1955; and
 - Exercising his or her function in that place.

List of persons who are authorised to sign statutory declarations

- Chiropractor
- Dentist
- Justice of the Peace
- Legal practitioner
- Medical practitioner
- Nurse
- Optometrist
- Pharmacist
- Police officer
- Physiotherapist
- Psychologist
- Financial Adviser
- Veterinary surgeon
- permanent employee of a government authority with five or more years continuous service

For a full list of persons authorised to sign a statutory declaration, visit the Attorney-General's Department website at www.ag.gov.au.

SECTION 10 — Member declaration and signature

 Please read this declaration before you sign and date your form.

- I declare that the information I have provided on this form is true and correct.
- I have attached **all required documentation** in support of my application, including proof of identity documentation.
- I understand that any insurance cover I have (if applicable) will cease on or after the date my entire account balance is released.
- I understand that if I do not provide my TFN I may be liable to pay additional tax on my benefit payment.
- I understand that if I do not provide the appropriately certified proof of identity documents my application cannot be processed.
- If my application is approved, I authorise payment to be made as indicated in Section 5.
- I consent to my personal information being used in accordance with UniSuper's privacy policy.

Signature

Date (DDMMYYYY)



WHAT'S NEXT?

How will I know if my application has been received?

We'll contact you when we receive your application.

How long will it take to process my application?

We aim to complete your request within five working days.*

***Note:** Your application will be delayed if we don't receive all your completed supporting documentation. Please refer to the Checklist on page 6 to ensure you provide all the required information.

We'll contact you if we need any further information from you.



YOUR CHECKLIST

- Form complete:** I've completed the application form in full, and provided the relevant information in all sections.
- Identification:** I've verified my ID by logging in to my account, or attached certified identification.
- Evidence of Commonwealth income support payment:** I've provided my CRN and signed and dated the declaration in section 7; or I've attached a certified copy of a Q230 or Q251 Centrelink letter or other letter issued by the DVA or CDEP if applicable (we'll need to receive this letter within 21 days of the date of issue.).
- Statutory declaration:** I've completed the Statutory declaration, and it's been signed and witnessed by an authorised person.
- Member declaration:** I've signed the declaration in section 10.
- Send us your documents:** Return your completed documents to us:

UniSuper
Reply Paid 67452
Melbourne VIC 3000

No stamp required.

If you'd prefer to return your documents by Express Post, please send to:

UniSuper
Level 1 / 385 Bourke Street
Melbourne VIC 3000

Email us: enquiry@unisuper.com.au

Privacy statement

We recognise the importance of protecting your personal information and are committed to complying with our privacy law obligations.

We collect your personal information to administer your account, ensure you're eligible for insurance cover, provide you with UniSuper membership benefits, services and products, verify your identity and improve our products and services. You consent to our collecting sensitive information about you, where collecting that information is reasonably necessary for us to perform one or more of our functions or activities. We usually collect personal and sensitive information directly from you, however, it may also be collected from third parties, such as your employer.

We may also collect this information from you because we're required or authorised by or under an Australian law or a court/tribunal order to collect that information.

If you don't provide this information, we may not be able to administer your account, provide you with a product or service or you may be disadvantaged in some other way.

We may disclose your information to any service provider we engage (for example mail-houses, auditors, insurers, actuaries, lawyers and research consultants) to carry out or help us provide your membership benefits, services and products. This includes overseas entities. The countries we may disclose personal information to are Japan, Canada and the United States of America. Where information is transferred overseas, we'll seek to ensure the recipient of the data has security systems to prevent misuse, loss or unauthorised disclosure in line with Australian laws and standards.

Our Privacy Policy contains information about how you can access any personal information we hold, how to correct your information and how to make a complaint about a breach of the Privacy Act. It's available at unisuper.com.au or by calling us on **1800 331 685**.