

How to claim your Tasplan benefit

If you currently have an account with Tasplan and you are entitled to claim your benefit, you need to complete the attached form and return it to Tasplan.

Please note that Commonwealth legislation requires that superannuation is 'preserved' until a person retires after preservation age (refer section 'Are you retiring' overleaf).

If you are not eligible to claim your superannuation, it must remain invested with a complying super fund, like Tasplan.

Before moving your money from Tasplan to another fund, you should carefully compare the fees, services and benefits of both funds.

In particular, check that any insurance cover you currently have will not be lost.

If you need help completing the form or have any questions, contact Tasplan on 1800 005 166.

Providing your Tax File Number

Tasplan is authorised to collect your Tax File Number (TFN) under the *Superannuation Industry (Supervision) Act 1993*. It can only be used in the administration of your super account and its use is governed by the Privacy Act.

If you do provide your TFN, it will only be used for purposes approved by the law. This includes finding or identifying your superannuation benefits where other information is insufficient and calculating tax on any benefit you may be entitled to.

Your TFN will be passed on to the Trustee of another superannuation fund or to the provider of a Retirement Savings Account to which your benefits are transferred or rolled over in the future, unless you indicate otherwise in writing. It may also be given to the Australian Taxation Office if required, for instance if you have unclaimed monies. These purposes may change in the future.

It is not compulsory to provide Tasplan with your TFN, however if you do not, you may pay more tax than you have to. If you close your Tasplan account prior to providing your TFN, we will be unable to refund any additional tax that you may have paid.

We are also unable to accept personal member contributions if we do not have your TFN. For details of our full policy regarding TFNs, refer to our Product Disclosure Statement on our website, or call 1800 005 166 to request a copy.

IMPORTANT: New Identification Requirements for Claims

The Federal Government has passed legislation that requires superannuation funds to request appropriate certified identification to prove you are the person to whom the superannuation entitlement belongs and before any money can be released from your superannuation fund.

Please make sure that you provide the necessary certified identification with your completed claim form. If you do not provide this identification, we will not be able to process your claim.

Processing timeframes

On receipt of all required and correctly completed documentation, Tasplan will process your benefit payment within 5 business days. You should also make allowance for time to post or EFT your payment.

Completing proof of identity

Acceptable documents

The following documents may be used.

Either one of the following photo documents only:

- Australian driver's licence
- Any passport

OR one of the following non-photo document A:

- Australian pension card (Centrelink)
- Any birth certificate or extract
- Australian citizenship certificate

AND one of the following non-photo document B:

- Centrelink letter of entitlement to benefits
- Notice issued by Government or local council for provision of services
Eg. ATO Notice of Assessment/ local rates notice (issued within the last 12 months)

Certification of personal documents

All copied pages of ORIGINAL proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification (eg. Justice of the Peace, Australia Post employee etc.) and date.

The following people can certify copies of the originals as true and correct copies:

- A Justice of the Peace
- Police Officer
- Notary Public Officer
- Australian consular or diplomatic officer
- Finance company officer (must have 5+ years of continuous service with one or more finance corporations)
- Legal practitioner
- Australia Post employee (any employee with 2 years' service)
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence
- (AFSL), having 5+ years continuous service with one or more licensees
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner; and
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees.
- Commissioner for Declarations and Pharmacists

Do you really need to claim your benefit?

Changing Employment

The introduction of choice of fund means most employees are now able to maintain their superannuation with a single fund – even when they change employers.

Just give your new employer your membership number and ask them to contribute your super to Tasplan. Your employer can call 1800 005 166 if there are any questions.

Leaving your money in Tasplan

Even if you do have contributions with another super fund, you can leave your existing account balance with Tasplan.

Your account will continue to receive investment earnings and normal account fees will apply. As an industry fund, Tasplan does not pay commissions, all profits are returned to members and its fees are amongst the lowest.

You will continue to receive an annual account statement and a mid year statement.

If you are under 65, you can keep making personal contributions to your Tasplan account, even if your employer is contributing your super to a different fund.

If you wish to continue making personal contributions after the age of 65, you must satisfy the following conditions under federal legislation:

- You must have worked at least 40 hours in a period of not more than 30 consecutive days during the financial year.
- You must notify us in writing of your employment situation and specify that you wish your personal contributions to continue.

Provided you meet these requirements, you may continue making personal contributions up to age 74.

In accordance with Federal Government Legislation, all contributions must be preserved. This means that you generally cannot access the money until genuine retirement after age 55.

Are you retiring?

Have you considered using TasPension the Tasplan Pension product?

If you are retired permanently from the workforce and are over “preservation age” (see table below), then you can claim your benefit. If you are claiming your whole benefit, please ensure that you leave sufficient time between ceasing employment and claiming your benefit, for your employer to finalise any superannuation contributions outstanding for you. Your employer has up to 3 months to finalise your contributions.

There are complicated tax and pension issues that may affect you, depending on whether you take your benefit as a lump sum or choose to receive it as an income stream, such as an allocated pension or annuity. Tasplan can provide members with a TasPension product.

Tasplan encourages all retiring members to seek financial advice to ensure your benefits are protected.

If you would like a free consultation to help you with these issues, please contact Tasplan's Financial Planners, IFFP on 1300 138 848 to request an appointment with our qualified financial planners.

Date of birth	Preservation Age
Before July 1960	55
July 1960 - June 1961	56
July 1961 - June 1962	57
July 1962 - June 1963	58
July 1963 - June 1964	59
After June 1964	60

Are you self-employed?

If you have previously made self-employed contributions and intend on making a full withdrawal from your Tasplan account, you will need to make sure that you have completed the appropriate documentation to claim any tax deductions for these contributions prior to us closing your account.

Once we have processed your claim, we will be unable to amend our records to record and notify the Australian Taxation Office of any deductions that you intend to claim.

Please contact Tasplan on 1800 005 166 if you have any enquiries regarding your self-employed contributions.

Claiming your benefit

Early access to your Super

Generally, Government regulations require your superannuation benefit to be “preserved”, which means you cannot withdraw your benefit until permanent retirement after preservation age.

If any part of your benefit is “unrestricted, non-preserved”, you can claim that amount if you wish. Your annual statement and mid year contributions statement from Tasplan and the letter accompanying this form will tell you if you have any unrestricted, non-preserved amounts in your account.

The preserved portion of your account may only be claimed in the following circumstances:

- a) If you are not employed by a Tasplan employer, your benefit is less than \$200, and you are working less than 10 hours per week or are unemployed
- b) If you become totally and permanently disabled please contact the fund for further information
- c) If you meet criteria for Compassionate Grounds. If you do not have the financial capacity to meet certain needs, you may be eligible to apply for your benefit under the Compassionate Grounds ruling. The Australian Prudential Regulation Authority (APRA) determines whether you meet criteria for payment and your application must be submitted to APRA.

If you are suffering Severe Financial Hardship

If the amount that you are claiming is greater than \$1,000, please ensure that you provide sufficient evidence of debt and/or hardship. If sufficient evidence is not provided for the amount that you are claiming, your claim will be assessed on the evidence that you do provide. Evidence can include the following items:

- overdue outstanding bills, such as electricity, phone, rates, registration etc;
- rental arrears (please provide written confirmation from your real estate agent);
- credit card bills (only the overdue payable amount will be considered);
- child support debts;
- notices of demand from creditors for overdue accounts or payments;
- overdue Centrelink debts

Please note that we can only accept proof of debt documents that are dated within the last three months.

Please contact Tasplan for more detailed information, or simply send the attached form and we will forward the information requirements to you.

Your application can only be considered if you have been in receipt of Commonwealth Income Support benefits for a set period of time (the time frame changes depending on your age), and satisfy the Trustee that you cannot meet reasonable and immediate family living expenses.

Ensure that your insurance cover is not lost

Did you know your insurance cover will cease automatically if you close your account or leave an insufficient balance to cover ongoing premium payments?

What unit price do I receive?

Tasplan calculates new unit prices for each investment option each week. These unit prices reflect the positive or negative movement in the underlying investment values and are applied to the units held by each member to determine your investment value.

You may have received a quote prior to lodging your Benefit Claim form which would have used the latest available unit price at the time of the quote. When you are paid your benefit it will have been calculated using the latest available unit price at the date your benefit payment is processed. Therefore, the benefit amount you are paid will most likely be different to the benefit amount you are quoted.



TASPLAN

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Important: This request will be invalid if not signed and dated. Attach any associated documentation before returning it to Tasplan.



TASPLAN

Level 4, Reserve Bank Building
111 Macquarie Street,
Hobart TAS 7000
GPO Box 1547, Hobart TAS 7001

Freecall: 1800 005 166
Fax: 1300 737 736
Email: info@tasplan.com.au
Web: www.tasplan.com.au

When completing this form, please use a **black** pen and write in **BLOCK** letters.

Once completed, please return to: **TASPLAN GPO Box 1547 Hobart TAS 7001**

Section 1a: Payment Type (tick option)

A <input type="checkbox"/> Retirement	B <input type="checkbox"/> Rollover	C <input type="checkbox"/> Unrestricted Non-Preserved Benefits / Small Balance Claim	D <input type="checkbox"/> Portability Request	E <input type="checkbox"/> Severe Financial Hardship	F <input type="checkbox"/> Compassionate Grounds
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Section 1b: Payment Amount (tick option)

I wish to make a full balance withdrawal

I wish to make a partial withdrawal of \$

Please note that for all partial withdrawals you must leave a minimum balance of \$2,000.

Section 2: Personal Details

Member Number				Date of Birth (DD/MM/YYYY)			
<input type="text"/>				<input type="text"/>			
Mr/Mrs/Ms/Miss		Surname					
<input type="text"/>		<input type="text"/>					
Given Names							
<input type="text"/>							
Street Number / PO Box				Street Name			
<input type="text"/>				<input type="text"/>			
Suburb / Town				State		Postcode	
<input type="text"/>				<input type="text"/>		<input type="text"/>	
For the purposes of anti-money laundering and counter terrorism financing legislation, if you provide a PO Box number you must also supply a street address.							
Street Number				Street Name			
<input type="text"/>				<input type="text"/>			
Suburb / Town				State		Postcode	
<input type="text"/>				<input type="text"/>		<input type="text"/>	
Contact Telephone Number				I agree to provide my TFN			
<input type="text"/>				<input type="checkbox"/> YES <input type="checkbox"/> NO			
If No, please read our withholding tax warning on page 1 of this claim form							
Email (upper and lower case where applicable)						Date left employment (DD/MM/YYYY)	
<input type="text"/>						<input type="text"/>	
Trading name of last employer to contribute to Tasplan on your behalf							
<input type="text"/>							

Section 3: Proof of Identity (tick option)

***IMPORTANT:** refer to the front page of this claim form for the certified identification requirements.

I have attached one photo document

OR

I have attached one non-photo document A **and** one non-photo document B

Section 4: Declaration of Australian Residency (please tick if applicable)

I declare that I am a permanent resident of Australia or an Australian citizen

Section 5: Retirement *(tick option)*

I declare that I am:

Over age 55 and have permanently retired Over age 60 and have ceased employment Over age 65 (you may still be working)

Section 6: Rollover fund details

Rollover Fund member policy/plan number (if known)										Rollover Fund Australian Business Number (ABN) or Super Fund Number (SFN)									
<input type="text"/>										<input type="text"/>									
Cheque made payable to																			
<input type="text"/>																			
Name of Rollover Fund (Please enter the name of your superannuation fund, not your account name)																			
<input type="text"/>																			
Rollover Fund Street Number / PO Box										Street Name									
<input type="text"/>										<input type="text"/>									
Suburb / Town										State					Postcode				
<input type="text"/>										<input type="text"/>					<input type="text"/>				

Note: You are only able to claim under Portability once in any 12 month period.

Section 7: Small Balance Payments

I declare that, at the time of completing this claim form, I am unemployed or working less than 10 hours per week.

Section 8: Compassionate Grounds Claim

I have attached an original letter from APRA authorising the release of superannuation from my account on compassionate grounds.

Section 9: Financial Hardship Claim

- I have completed and enclosed a Severe Financial Hardship Questionnaire and Statutory Declaration
- I have attached original evidence of financial hardship equal or greater to the amount of my claim
- I have attached an original copy of a Q230 or Q251 from Centrelink (the Q230/Q251 must be received by Tasplan within 21 days of the date on the letter); or, I have completed the Centrelink declaration on the Financial Hardship questionnaire

Section 10: EFT Details *(for Cash Payments Only)*

If you are applying for a benefit that is being paid to you directly, we can electronically transfer the amount into your nominated bank account. Tasplan do not take any responsibility for any incorrect information that you supply. Please also allow at least 1 working day from the date of processing your claim for the funds to arrive in your account.

Name of Financial Institution																			
<input type="text"/>																			
BSB					Account Number														
<input type="text"/>					<input type="text"/>														
Name Account is held in																			
<input type="text"/>																			

Section 11: Declaration

- I understand that it is not compulsory to provide my Tax File Number. However, if I choose not to quote my TFN, the Trustee is required to deduct tax at the top marginal rate plus Medicare Levy.
- I have read the Tasplan Privacy Statement and understand how Tasplan intends to protect my personal details, particularly in relation to the collection, storage, quality, use and disclosure (sharing) of personal information.
- Where the full balance of my account is to be paid from Tasplan, I hereby release the Trustee from any further liability to me or my executors, administrators or dependants in respect of my participation in the fund and request and authorise the termination of my membership in the fund.
- Where my benefit is being rolled into another fund under Section 6, I approve the deduction of benefit payment fees (if any) from the benefits rolled over (subject to legislation restrictions).
- I have read this document and declare that the information supplied by me on this advice is correct.

Your signature

Date (DD/MM/YYYY)