

HOW TO apply for a super payout

STEP 1 – CHECK THAT YOU’RE ELIGIBLE

You wish to receive part or all of your super payout in cash

A portion of your super benefit may be preserved. If the preserved amount is over \$200, ElectricSuper Rules require that it be retained in an approved rollover fund, unless you are at least 55 years of age.

From 1 July 2015, the government’s new schedule of preservation ages (see table below) may mean that you pay more tax on these cash benefits, if you are younger than the government’s preservation age.

Date of birth	Government Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

You wish to rollover to another fund

You can apply to transfer all or part of your super to another complying super fund.

Other circumstances

If you wish to apply for a super payout under other circumstances, you will need to complete the appropriate form. For assistance, please call ElectricSuper on **1300 307 844**.

These may include: Financial hardship or compassionate grounds, transfer to a KiwiSaver Account in New Zealand or permanent disability or death.

STEP 2 – CHECK WHAT FORM OF IDENTIFICATION YOU NEED TO PROVIDE

For full details on completing proof of identity, refer to the Completing proof of identity fact sheet on ElectricSuper’s website at www.electricsuper.com.au or call ElectricSuper on **1300 307 844**.

Super Payout requested	ID required
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Rollover/transfer to another complying fund	▶ Your TFN or a photocopy of your ID (certification is not required)
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Rollover/transfer to an SMSF, cash payment or Trans Tasman transfer	▶ Certified copy of a current drivers’ licence OR current passport, OR
	▶ One document from list one and one from list two below

List One

Birth certificate

Citizenship certificate issued by the Commonwealth

Pension card issued by the Department of Human Services (Centrelink)

List Two

Electricity, gas or water bill issued in the last 3 months

Landline phone bill issued in the last 3 months (mobile phone bills will NOT be accepted)

Tax Office Notice of Assessment issued in the last 12 months

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STEP 3 – IF YOU NEED TO PROVIDE CERTIFIED ID, GO TO YOUR LOCAL POST OFFICE AND ASK FOR YOUR ID DOCUMENT(S) TO BE CERTIFIED

Australian Post will charge a small fee for each photocopy you need to get certified. To be able to certify your documents, the Australian Post employee must be a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service in an office supplying postal services to the public.

To certify your documents, the authorised person needs to:

1. compare the photocopy to the ORIGINAL
2. include the following details on the copy:
 - write on the photocopy: “Certified true copy” and
 - write their name, qualification and registration number (if applicable) and
 - sign and date the photocopy



← Certified true copy

J. Sample ←

Mr John Sample ←
Justice of Peace

Registration No. 123456789 ←

Date: 01/02/2015 ←

A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)

Write or stamp 'certified true copy' of the original document

The authorised person's signature

Full name, qualification and registration number (if applicable) of the authorised person

Date of certification (within 12 months of receipt)

STEP 4 – COMPLETE THE FORM

Complete the form in black or blue pen, in uppercase and send to: ElectricSuper, GPO Box 4303, Melbourne, VIC 3001.

Providing your Tax File Number (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to ElectricSuper before the end of the financial year, or your earlier payment from ElectricSuper. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.

- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your scheme(s).

If you ask us to use your TFN as proof of identity, we will validate your TFN with the Australian Tax Office. If your TFN is not valid, you will need to provide proof of identity and your super payout will be delayed.

If you are uncertain as to whether or not you have provided your TFN, you can check these details on ElectricSuper's website www.electricsuper.com.au or contact the ElectricSuper Helpline on **1300 307 844**.

Contributions Splitting Application from ElectricSuper

Before completing this form please read the factsheet "Splitting super contributions in the ElectricSuper" available from ElectricSuper on 1300 307 844 or website www.electricsuper.com.au.

Step 1 – Complete your personal details

*Please print in black or
blue pen, in uppercase,
one character per box.*



Title Mr Mrs Ms

Other

Date of birth

 / /

Given names

Surname

Previous name (if applicable)

Street address

Suburb

State

Postcode

Daytime telephone

Mobile

E-mail

Membership number

Name of your employer

Step 2 – Attach documentation if your personal details have changed

Name and Date of birth changes – see the 'Completing proof of identity' fact sheet on the website www.electricsuper.com.au.

Address changes – attach a copy of a recent bill, mail item or driver's licence that displays your new residential or postal address.

If the required supporting documentation is not provided, the payment of your benefit will be delayed.

Issued by Electricity Industry Superannuation Board as Trustee of Electricity Industry Superannuation Scheme ABN 57 923 283 236.

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Step 3 – How do you want to prove your identity?

You will need to provide proof of your identity when you take a cash payment or rollover/transfer to another super fund. You should read the information attached to this form called “How to apply for a super payout” to check what proof of ID is required.

Choose (✓) one of the two options below:

Use my Tax File Number (TFN)

This option is only available if you want to rollover/transfer your super to a complying super fund (if you wish to take a cash payment or rollover/transfer your super to an SMSF, you will need to provide certified proof of identity).

ElectricSuper might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from ElectricSuper does not incur additional tax. *Please also refer to the ‘How to apply for a super payout’ leaflet for additional information about providing your TFN.*

Enter your TFN here

- -

By providing your TFN, you are authorising us to give this information to your other super fund.

Please note: We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full Proof of Identity (see below) and your payout will be delayed.

I have attached certified proof of identity documents. For full details on completing proof of identity, refer to the “Completing proof of identity” fact sheet on ElectricSuper's website at www.electricsuper.com.au or call ElectricSuper on **1300 307 844**.

Step 4 – Personal details of spouse receiving your contributions

Title Mr Mrs Ms

Other

Date of birth

Given names

Surname

Street address

Suburb

State

Postcode

Daytime telephone

Mobile

Email address

Details of spouse's super fund

The details below will help us identify your spouse's super account. It is important to complete all details as the trustee may not be able to process your request otherwise.

Membership number*

Fund name



This fund is a Self Managed Super Fund

Please note: All payments to a Self Managed Super Fund will be sent to the registered address. Please ensure the fund address is up-to-date on the ATO's website www.superfundlookup.com.au

Fund address

Telephone

continued over



Step 4 – Personal details of spouse receiving your contributions (continued)

Fund ABN number*

Unique Superannuation Identifier (USI)*

If exempt from an ABN, tick the reason for exemption:

Exempt Public Sector Super Scheme ☐ Retirement Savings Account ☐

Cheque to be made in favour of

Note: You can only split contributions to an active super account held in the name of your spouse in a complying super fund. If your spouse does not have an active super account the trustee will not be able to process your request.

Your spouse may have the option of joining ElectricSuper. For details, including a copy of the relevant Member Booklet, please call ElectricSuper on **1300 307 844** or website www.electricsuper.com.au

* A transfer to another fund cannot occur without the ABN, USI **and** membership/policy number of your spouse's fund. If your rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance. Your spouse's super fund can help you complete these details.

For a rollover to a registered Self Managed Super Fund, please provide a copy of each of the following:

- the Fund's Trust Deed
- the New Trustee Letter from the ATO, and
- evidence of a bank account in your Fund's name.

Step 5A – Contributions splitting details

The contributions I would like to split with my spouse are contributions made to my super account during the **previous** financial year ended 30/06/ (YEAR)

Eligible concessional contributions to be split:

(e.g. deductible contributions such as employer and salary sacrifice contributions)

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous 5 years (with 2018–19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap, will be used to determine the maximum amount of taxed splittable contributions.

(tick one circle only) ☒

Dollar Amount (enter amount and tick whether net or gross of tax*)

\$

NET or

GROSS

OR

Percentage (enter percentage and tick whether net or gross of tax*)

%

NET or

GROSS

* Concessional contributions are subject to 15% contribution tax. If you nominate a gross dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a net dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: Only eligible contributions made during the previous financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or concessional contribution cap** (whichever is lesser).

If you nominate an amount greater than legislated concessional contribution cap, the amount transferred will be reduced accordingly in this account. If the amount you nominate would leave you with a leaving service benefit of less than \$5,000, the amount transferred will be limited so that your leaving service benefit is at least \$5,000.

** Refer to the factsheet "Splitting super contributions in ElectricSuper" for details of the applicable limit.



Step 5B – Contributions splitting details for exiting members

(only complete this section if you are leaving ElectricSuper)

If you are withdrawing your entire superannuation benefit from ElectricSuper you may also elect to split contributions made to your super account during the **current** financial year. Please nominate the amount you wish to split (note this section only applies to contributions made during the current financial year. To request a split for contributions made during the previous financial year you will also need to complete Step 5A above). Please ensure this form is submitted together with your 'Payment Instructions' form.

Eligible concessional contributions to be split:

(e.g. deductible contributions such as employer and salary sacrifice contributions)

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap space from the previous 5 years (with 2018–19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap, will be used to determine the maximum amount of taxed splittable contributions.

(tick one circle only) ☒

Dollar Amount (enter amount and tick whether net or gross of tax*)

\$

NET or

GROSS

OR

Percentage (enter percentage and tick whether net or gross of tax*)

%

NET or

GROSS

* Concessional contributions are subject to 15% contribution tax. If you nominate a gross dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a net dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: Only eligible contributions made during the current financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or concessional contribution cap** (whichever is lesser).

If you nominate an amount greater than the legislated concessional contribution cap, the amount transferred will be reduced accordingly in this account.

** Refer to the factsheet "Splitting super contributions in ElectricSuper" for details of the applicable limit.

Step 6 – Sign the form (member to complete)

I request that the trustee of ElectricSuper splits the contributions detailed in Steps 5A and/or 5B to the superannuation account of my spouse as detailed in Step 4.

By signing this form I acknowledge that I have read and understood the fact sheet 'Splitting super contributions in ElectricSuper' and I understand that:

- once my contributions split is actioned, I will not be eligible for a further contributions split in respect of the nominated financial year.
- the amount transferred from ElectricSuper will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved.
- my nominated transfer amount will be reduced, if necessary, to ensure that I maintain a leaving service benefit of at least \$5,000 in my member account in ElectricSuper.
- if the contributions nominated to be split exceed the maximum allowed by the legislation or the scheme rules, my nominated transfer amount will be reduced to the maximum allowable amount.
- any untaxed contributions split after 1 July 2007 will be treated as a taxable component in my spouse's account.
- the value of my super in ElectricSuper will decrease by the amount transferred out of ElectricSuper in accordance with this contributions split request.
- there may be a delay in payment if my details have changed
- I consent to my information being collected, disclosed and used in the manner set out in this form.

I confirm that the person nominated as the receiving spouse in Step 4 is an eligible spouse, as defined in Step 8 below.

I declare that the information provided on this form is correct and confirm that the amount to be split is within the legislatively specified limits.

I discharge the trustee from any liability with respect to the amount of my super that is transferred.

Signature

X

Date

/ /

continued over



Step 7 – Receiving spouse declaration (spouse to complete)

I declare that at the date of this application I am the spouse* of the applicant and I:

- am aged less than 55 years; OR
- am aged between 55 and 64 years and I have not permanently retired from the workforce.

I understand that:

- The information contained in this form will be used by the trustee to process this contributions split request. For this purpose, the information may pass between the trustee of ElectricSuper and its administrator and other parties as required, including the trustee of the fund to which the contributions are transferred, and I consent to the handling of my personal information in this way.

Signature

X

Date

/ /

* A spouse is one who is either legally married to the applicant or in a de facto relationship with the applicant where you live together on a genuine domestic basis as husband and wife, or a same sex spouse.

Note: This section must be completed by the receiving spouse in order for the trustee to process the contributions splitting request.

The trustee of ElectricSuper recommends that you seek advice from a licensed, or appropriately authorised, financial adviser regarding your super before you make any decision in relation to contributions splitting.

Step 8 – Return your documents

Please return your completed form (plus any required ID documents) by post only to ElectricSuper, GPO Box 4303, Melbourne VIC 3001. (Forms returned by fax or email will not be accepted.)

Your Privacy

ElectricSuper is administered by us along with our service provider, Mercer Outsourcing (Australia) Pty Ltd. We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1300 307 844.

Our Privacy Policies are available to view at www.electricsuper.com.au or you can obtain a copy by contacting us on 1300 307 844.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to Mercer's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1300 307 844 or write to our Privacy Officer, Level 7, 70 Pirie Street, ADELAIDE SA 5000.

