

Suncorp Brighter Super™

Severe financial hardship request form



Issued 30 May 2016

Suncorp Portfolio Services Limited (Trustee)
ABN 61 063 427 958, AFSL 237905, RSE L0002059

Use this form to apply for a cash withdrawal from your Suncorp Brighter Super account under grounds of severe financial hardship

We understand this is a difficult time for you.

As super is designed to help you save for your retirement, legislative rules mean your super can't usually be accessed before you meet a 'condition of release' (the reason why you can make a withdrawal), such as reaching your 'preservation age' (the age you can generally start accessing your super) and retiring.

It's your money, but by law, we'll need a significant amount of information from you. Once you've done all this, we'll be able to check if we can release your super to you early.

Tips to help you complete this form

- Use a blue or black pen and write in CAPITAL letters
- Use an 'x' to mark answer boxes
- Complete all sections of the form and sign and date on pages 2, 8 and 10 with a witness where required

Have any questions?

If you'd like help completing this form, or if you have any questions, just call us on 13 11 55.

Important Information

The amount you can withdraw from your super depends on your age and the type of claim you are making, as shown in the table below:

| | Your age | Legislation requires that you | How much can you receive? |
|---------------------|--------------------------------------|--|--|
| Claim type A | Under preservation age plus 39 weeks | <ol style="list-style-type: none">1. Provide the Trustee with written evidence[†] from the Department of Human Services (DHS) stating that:<ul style="list-style-type: none">• You've been on Commonwealth income support payments for a continuous period of 26 weeks and• You were in receipt of the Commonwealth income support payments at the date of the written evidence from the Commonwealth department or agency2. Satisfy the Trustee that you're unable to meet reasonable and immediate family living expenses | <p>If you satisfy both of these tests, the Trustee may, in any 12 month period, release up to \$10,000.</p> <p>The lump sum payment can't be:</p> <ul style="list-style-type: none">• More than a gross amount of \$10,000 or• Less than \$1,000 (unless your account balance is less than \$1,000). <p>Appropriate taxes will be deducted from any payment made.</p> |
| Claim type B | Over preservation age plus 39 weeks | <ol style="list-style-type: none">1. Provide the Trustee with written evidence stating that you've been on Commonwealth income support payments for a cumulative period of 39 weeks after reaching preservation age and2. Must not be gainfully employed on the date of your application | <p>If you satisfy both of these tests, the Trustee may release your entire account balance.</p> <p>Appropriate taxes will be deducted from any payment made.</p> |

[†] The Trustee can obtain this information directly from DHS. To enable the Trustee to do so, please provide your DHS reference number under the **DHS reference number declaration** section of this form.

Personal details

Account number*

Title*

Last name*

Given name(s)*

Date of birth* / /

Contact details:

Residential address - sorry we can't accept PO boxes.

Street name and number*

Suburb/Town*

State* Postcode*

Daytime phone number Mobile phone number*

Email address*

Postal address (if different from above)

Street name and number
or PO Box

Suburb/Town

State Postcode

Department of Human Services (DHS) reference number declaration

Please use an 'X' to mark the appropriate box

I wish to apply for early release of funds on the grounds of severe financial hardship and confirm that I'm:

Under preservation age plus 39 weeks and have been in receipt of eligible Commonwealth income support payments for no less than 26 continuous weeks.

Over preservation age plus 39 weeks and have been in receipt of eligible Commonwealth income support payments for no less than 39 cumulative weeks since reaching preservation age, and am not gainfully employed at the time of this application.

My DHS reference number is

By providing this number, I'm giving consent to Suncorp to confirm with DHS that my name, date of birth and reference number details supplied in this application match DHS records, and whether I've been in receipt of a qualifying income support payment for the period required for the early release of my superannuation funds on the grounds of severe financial hardship.

Signature

Date / /

Requested withdrawal amount

If you are aged less than your preservation age plus 39 weeks, the maximum amount you can apply for is \$10,000 in each 12 month period.

What amount do you estimate would relieve your current severe financial hardship? \$

*mandatory field

Employment details

Please provide information about your current employment status.

Unemployed

Employed Hours per week

Occupation

Permanently retired / / Date last worked

Withdrawal payment details

Name of Australian financial institution where account held

Account name
(Must be an account in your name or a bank account of which you're listed as one of the account holders)

Branch name or address

Branch BSB

Account number

Withdrawal amount

Important notice about Tax File Numbers (TFNs)

- If you haven't already provided us with your TFN you may pay more tax than you'd otherwise need to.
- You can provide us with your TFN by completing the Tax File Number section below in this form.

Tax File Number (TFN) notification

We're authorised to collect your TFN under the Superannuation Industry (Supervision) Act. Where we collect your TFN, it'll be kept confidential and only used for lawful purposes.

As a result of changes to the law, the purposes for which we can use your TFN and the consequences of not providing it to us may change in the future.

TFN

Investment option details

Please indicate the investment option(s) that you'd like your withdrawal to be paid from. If you don't make a selection, the Trustee will use its discretion to determine which investment option(s) will be used to make up this payment.

If you're invested in the Suncorp Lifestages Fund, we'll pay your withdrawal from your Suncorp Lifestages Fund.

| Investment option | Amount |
|---|--------|
| Suncorp Life Stage Funds | |
| Suncorp Life Stage Fund | |
| Conservative | |
| Morningstar Conservative Fund | |
| Perpetual Wholesale Conservative Growth Fund | |
| Suncorp Universal Conservative Fund | |
| Moderate | |
| Morningstar Moderate Fund | |
| Balanced | |
| Morningstar Balanced Fund | |
| Perpetual Wholesale Diversified Growth Fund | |
| Suncorp Universal Balanced Fund | |
| Growth | |
| BlackRock Wholesale Balanced Fund | |
| Morningstar Growth Fund | |
| Suncorp Traditional Growth Fund | |
| Suncorp Universal Growth Fund | |
| High growth | |
| Morningstar High Growth Fund | |
| Suncorp Traditional High Growth Fund | |
| Cash | |
| Suncorp Cash Fund | |
| Australian fixed interest | |
| Suncorp Australian Fixed Interest Fund | |
| Vanguard Australian Fixed Interest Index Fund | |
| International fixed interest | |
| Vanguard International Fixed Interest Index Fund (Hedged) | |
| Diversified fixed interest | |
| Macquarie Diversified Fixed Interest Fund | |
| Diversified credit | |
| CFS Wholesale Global Credit Income Fund | |
| Australian listed property | |
| Ironbark Paladin Property Securities Fund | |
| Suncorp Australian Listed Property Index Fund | |
| International listed property | |
| Suncorp International Property Securities Index Fund (Hedged) | |
| Global listed property (Australian and international) | |
| Suncorp Global Property Index Fund | |
| International listed infrastructure | |
| Lazard Global Listed Infrastructure Fund | |
| Australian shares | |
| Ausbil Australian Active Equity Fund | |
| BT Wholesale Imputation Fund | |

Investment option details (continued)

| Investment option | Amount |
|--|-----------|
| Fidelity Australian Equities Fund | |
| Hyperion Australian Growth Companies Fund | |
| Investors Mutual Industrial Share Fund | |
| Ironbark Karara Australian Shares Fund | |
| Perpetual Wholesale Industrial Fund | |
| Perpetual Wholesale SHARE-PLUS Long-Short Fund | |
| Suncorp Australian Shares Value Fund | |
| Suncorp Australian Shares Multi-Manager Fund | |
| Suncorp Australian Shares Index Fund | |
| Australian shares – specialist | |
| Ausbil Australian Emerging Leaders Fund | |
| Nikko AM-Tyndall Australian Share Income Fund | |
| Perpetual Wholesale Ethical SRI Fund | |
| Perpetual Wholesale Geared Aust Share Fund | |
| Zurich Investments Equity Income Fund | |
| International shares | |
| Grant Samuel Epoch Global Equity Shareholder Yield (Unhedged) Fund | |
| Platinum International Fund | |
| Suncorp International Shares Multi-Manager Fund | |
| Suncorp International Shares Index Fund | |
| Walter Scott Global Equity Fund | |
| International shares – specialist | |
| BlackRock Global Allocation Fund | |
| CFS Global Resources Fund | |
| Lazard Global Small Cap Fund | |
| Closed investment options[^] | |
| Secure | |
| Suncorp Traditional Capital Guaranteed Fund | |
| Conservative | |
| Suncorp Traditional Conservative Fund | |
| Balanced | |
| Suncorp Traditional Balanced Fund | |
| Growth | |
| CFS Wholesale Diversified Shares | |
| Cash | |
| Suncorp Guaranteed Cash Fund | |
| Australian listed property | |
| CFS Wholesale Property Securities Fund | |
| Australian shares | |
| CFS Wholesale Australian Shares | |
| CFS Wholesale Imputation Fund | |
| Total | \$ |

[^] The investment options are only available to members that are invested in them before their closure date (and currently remain so) and wish to invest additional funds into these investment options.

Dependants (Claim type A only)

| | | | |
|------|----------------------|-----|----------------------|
| Name | <input type="text"/> | Age | <input type="text"/> |
| Name | <input type="text"/> | Age | <input type="text"/> |
| Name | <input type="text"/> | Age | <input type="text"/> |

Financial details (Claim type A only)

a. Current net weekly income

Please provide documentary evidence, ie payslips, income statements, etc.

| You | Your partner | Your dependant(s) |
|-----|--------------|-------------------|
| \$ | \$ | \$ |

b. Current weekly expenses

Please list your weekly expenses in relation to yourself, your partner and your dependant(s).

| Expenses | Description | Amount per week |
|--|-------------|-----------------|
| Minimum home loan repayments [†] | | \$ |
| Other minimum housing loan repayments [†] | | \$ |
| Minimum personal loan repayments [†] | | \$ |
| Minimum credit card repayments [†] | | \$ |
| Rent/board [†] | | \$ |
| Food & household items | | \$ |
| Electricity | | \$ |
| Gas | | \$ |
| Telephone | | \$ |
| Car | | \$ |
| • Fuel | | \$ |
| • Registration | | \$ |
| • Insurance | | \$ |
| • Loan/lease/rental | | \$ |
| Clothing | | \$ |
| Municipal and water rates | | \$ |
| House/contents insurance | | \$ |
| Education | | \$ |
| Medical | | \$ |
| Dental | | \$ |
| Risk premium(s) | | \$ |
| Health insurance premium | | \$ |
| Other (please specify below) | | \$ |
| | | \$ |
| | | \$ |
| TOTAL | | \$ |

[†] Please provide documentary evidence

c. Personal assets

Please exclude any business assets.

| Assets | Description | Current market value |
|--|-------------|----------------------|
| Car(s) | | |
| 1 | | \$ |
| 2 | | \$ |
| Furniture | | \$ |
| Bank account(s) | | \$ |
| Term deposit(s) | | \$ |
| Shares | | \$ |
| Real estate | | |
| 1 | | \$ |
| 2 | | \$ |
| 3 | | \$ |
| Other assets/investments (please specify below) | | |
| | | \$ |
| | | \$ |
| TOTAL | | \$ |

d. Liabilities

Please exclude any business liabilities.

| Item | Description | Amount outstanding |
|---|-------------|--------------------|
| Home loan [†] | | \$ |
| Personal loan [†] | | \$ |
| Credit card [†] | | \$ |
| Any other liabilities (please specify below) | | |
| | | \$ |
| | | \$ |
| TOTAL | | \$ |

[†] Please provide evidence of these expenses/liabilities.

Please briefly explain the cause(s) of your financial hardship and how the super benefit will be used if released:

Statutory declaration and signature

By completing this form, I

- solemnly and sincerely declare that the information provided by me in this form is true and correct.
- declare that I'm unable to meet my reasonable and immediate family living expenses and that I don't have any assets (apart from my home) which could (reasonably and realistically speaking) be used or sold to cover this gap.
- declare that the amount I'm requesting to be released is necessary to meet this reasonable and immediate family expense
- make this solemn declaration by virtue of the Statutory Declaration Act 1959 (Act) as amended and subject to the penalties provided in that Act for the making of false statements in the statutory declarations, conscientiously believing the statements contained in the declaration to be true in every particular.

| | | | |
|--|--------------------------------|----------|--|
| Signature | <input type="text" value="X"/> | Date | <input type="text" value="d d / m m / y y y y "/> |
| Full Name | <input type="text"/> | | |
| Street name and number | <input type="text"/> | | |
| Suburb / Town | <input type="text"/> | | |
| State | <input type="text"/> | Postcode | <input type="text"/> |
| Details of witness before whom the declaration is made (a list of acceptable witnesses can be found at the end of the form): | | | |
| Full Name | <input type="text"/> | | |
| Street name and number | <input type="text"/> | | |
| Suburb/Town | <input type="text"/> | | |
| State | <input type="text"/> | Postcode | <input type="text"/> |
| Signature | <input type="text" value="X"/> | Date | <input type="text" value="d d / m m / y y y y "/> |
| Qualification of witness | <input type="text"/> | | |

Proof of identity

If proof of identity hasn't been previously completed, you'll need to prove your identity by selecting an item from **Part A** below, or if you can't provide any of these items, select two items from **Part B**.

We require proof of identity BEFORE we can proceed with your instructions.

Documents written in a language other than English must be accompanied by an English translation prepared by a NAATI accredited translator (see naati.com.au). We're not responsible for the content of external websites.

Part A – Acceptable photographic identification documents – ONE item required

Select ONE item from this section, which MUST contain your name, photo and either date of birth or residential address:

- A current driver's licence
- A current Australian passport (or one which has expired within the last two years)
- A current Australian Proof of Age Card (including 18+ and Birth Cards)
- A current foreign passport or similar travel document also containing your signature issued by a government, the UN or agency of the UN
- A National Identity Card issued by a foreign government also containing your signature

Part B – Other alternative identification documents – TWO items required (this section is only required if a Part A item couldn't be provided)

Select ONE item from this section:

- An Australian birth certificate/extract
- A citizenship certificate
- A foreign birth certificate issued by a government, the UN, or agency of the UN
- A current pension card issued by the Department of Human Services

AND – Select ONE item from this section which MUST contain your name and residential address:

- A notice issued by the Commonwealth, State or Territory within the last twelve months recording the provision of financial benefits to you
- A notice issued by the Australian Taxation Office within the last twelve months recording a debt payable by you to the Commonwealth (or by the Commonwealth to you)
- A notice issued by a local government body or utilities provider (eg gas, electricity, phone) within the last three months recording the provision of services to your address or to you
- If you're under 18, a letter written less than three months ago, from your school principal recording how long you've attended that school

Part C – For use where your residential address is not in Australia or New Zealand – One additional item required

In addition to the **Part A** or **Part B** requirements above, please select:

- ONE additional item from **Part A**
- OR
- ONE additional item from any section in **Part B**

Certification procedure (where you're not being assisted by a financial adviser)

If an adviser isn't assisting you with this transaction, to prove your identity, you'll need to:

- Take the originals of your selected identification documents to a certifier (see 'List of acceptable certifiers' below) who will certify that the original documents have been sighted.
- Ensure the certifier copies the originals and signs the copy confirming that it's a true copy of the original document and includes on the copy the date, their name and designation from the list in 'List of acceptable certifiers' below.
- Mail this form and your certified copy(s) of identification to us (we can't accept faxes or copies of the certified documents).

List of acceptable certifiers

| Who to see | Conditions and definitions |
|--|---|
| Australia Post | An agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public; or a permanent employee of the Australian Postal Corporation with two or more years of continuous service who is employed in an office supplying postal services to the public. |
| Banking and other financial institutions | An officer with two or more continuous years of service with one or more financial institutions or a finance company officer with two or more continuous years of service with one or more financial companies. This includes Suncorp and its subsidiaries. |
| Financial adviser | An officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more continuous years of service with one of more licencees. Please note: If you're consulting face to face with your current financial adviser, the certification process is not required – see the following section. |
| Justice of the Peace or Notary Public | An individual appointed by the courts whose duties include certifying documents. |
| Legal profession or law enforcement | A person who is enrolled on the roll of the Supreme Court of a State or Territory, or High Court of Australia, as a legal practitioner. Other professionals include a judge of a court; a magistrate; a chief executive officer of a Commonwealth court; a registrar or deputy registrar of a court, or a police officer. |
| Accountants | A member of the Institute of Chartered Accountants in Australia and New Zealand, CPA Australia or the National Institute of Accountants with two or more years of continuous membership. |
| Consular or Diplomatic Officer | An Australian Consular Officer or an Australian Diplomatic Officer. |

Verification procedure (where being assisted by an adviser, the adviser must complete this section)

Verify the client's full name and either their date of birth or residential address from the original copies of identification documents provided on the previous page and:

- Ensure your client has completed **Part A** or **Part B** if your client doesn't own a document from **Part A**, and **Part C** if residing overseas (other than New Zealand).
- Complete this section to indicate the details of the verification procedure conducted.
- Ensure original documentation is sighted when meeting your client face to face (certified copies are only acceptable if you don't meet face to face and they must meet the requirements detailed in the section above).
- Verify that the documents haven't expired (except for an Australian passport which has expired in the last two years).

Advisers, please **do not** attach copies of the identification documents when forwarding this form.

| ID document details | Document 1 | Document 2 (if using Part B or Part C) |
|--------------------------------|--|--|
| Verified from | <input type="checkbox"/> Original <input type="checkbox"/> Certified Copy [†] | <input type="checkbox"/> Original <input type="checkbox"/> Certified Copy [†] |
| Document type/issuer | | |
| Issue date | | |
| Expiry date (if applicable) | | |
| Document number (if any) | | |
| Accredited English translation | <input type="checkbox"/> N/A <input type="checkbox"/> Sighted [‡] | <input type="checkbox"/> N/A <input type="checkbox"/> Sighted [‡] |
| Verified date | | |

Adviser's details

Adviser's name

Adviser's organisation

Adviser number

Daytime phone number

Notes:

[†] Certified copies of documentation are only permitted where an adviser hasn't assisted the client face to face.

[‡] If you're able to translate your client's non-English proof of identification documents you can do so, otherwise a NAATI accredited translator must provide the translation before verification can occur.

Declaration and signature

I confirm the information I've provided on this form is true and correct and authorise my super to be paid as instructed on this form

Signature Date

Full name

Where to send the form

Please send the completed form and any required attachments to: Suncorp Super (Claims Team)
GPO Box 2585
Brisbane QLD 4001

List of persons who can witness your statutory declaration

- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Consular Officer, or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Bailiff
- Bank officer with five or more years of continuous service
- Building society officer with five or more years of continuous service
- Chief executive officer of a Commonwealth court
- Chiropractor
- Clerk of a court
- Commissioner of Affidavits
- Commissioner of Declarations
- Credit union officer with five or more years of continuous services
- Dentist
- Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia and
 - (b) authorised under paragraph 3 (c) of the Consular Fees Act 1955 and
 - (c) exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with five or more continuous years of service
- Holder of a statutory office not specified in another item in this schedule
- Judge of a court
- Justice of the Peace
- Legal practitioner
- Magistrate
- Marriage celebrant registered under Sub-division C of Division 1 of Part IV of the Marriage Act of 1961
- Master of a court
- Medical practitioner
- Member of:
 - (a) the Parliament of the Commonwealth or
 - (b) the Parliament of a State or
 - (c) a Territory Legislature or
 - (d) a local government of a State or Territory
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at grade of student
- Member of the Association of Taxation and Management Accounts
- Member of the Australian Defence Force who is:
 - (a) an officer
 - (b) a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with five or more continuous years of service or
 - (c) a warrant officer within the meaning of the Act.
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Practising Accountants or the National Institute of Accountants
- Minister of religion registered under Sub-division A of Division 1 of Part IV of the Marriage Act 1961
- Notary public
- Nurse
- Optometrist
- Patent attorney
- Permanent employee of:
 - (a) the Commonwealth or of a Commonwealth authority
 - (b) a State or Territory or of a State or Territory authority or
 - (c) a local government authority with five or more years of continuous service who is not specified in another item in this part
- Permanent employee of the Australia Postal Corporation with five or more years of continuous service who is employed in an office supplying postal services to the public
- Person before whom a statutory declaration can be made under the law of the State or Territory in which the declaration is made (such as a Justice of the Peace)
- Pharmacist
- Physiotherapist
- Police officer
- Psychologist
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service Officer of:
 - (a) the Commonwealth or Commonwealth authority
 - (b) a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Trade marks attorney
- Veterinary surgeon