

Compassionate Grounds Guide

Rules for early access to your super
Including claim forms

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Accessing your super under compassionate grounds

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Generally, super can only be accessed when you turn 65, you are permanently retired from the workforce and have reached your preservation age (from age 55 to 60, depending on when you were born), or if you satisfy another condition of release. However, you may also be able to access your super early under limited circumstances, such as when you're experiencing severe financial hardship, or on certain compassionate grounds.

If you need information about claiming your super early due to severe financial hardship, please read our *Early Release of Superannuation Benefits due to Severe Financial Hardship* factsheet at qsuper.qld.gov.au/factsheets, or call us on **1300 360 750** to request a copy.

How to make a compassionate grounds claim

1. The Australian Taxation Office (ATO) assesses your eligibility for a compassionate grounds claim. If you need further information on compassionate grounds eligibility after reading this factsheet, please contact the ATO on **13 28 61**.
2. If the ATO approves your application to access your super early, they will provide you with a confirmation letter. You will then need to complete the *Application for Early Access on Compassionate Grounds* form at the back of this guide and send it to us along with your letter from the ATO.

Compassionate grounds conditions of release

The ATO assesses applications to access superannuation early under compassionate grounds, on behalf of the Australian Prudential Regulation Authority (APRA). Before we can pay your compassionate grounds claim, you need to get permission from the ATO to release your super early. When you apply to the ATO, they assess whether you meet one of the early release conditions and provide you with a confirmation letter if you are approved.

Grounds the ATO can consider

The ATO can approve the early release of your super on the following compassionate grounds, which are set out in regulation 6.19A of the *Superannuation Industry (Supervision) Regulations 1994*.

Medical treatment or transport

On these grounds, accessing your super early would help pay for medical treatment, or for transport to medical treatment, for you or a dependant. The treatment you or a dependant receives needs to:

- Treat a life-threatening illness or injury
- Alleviate acute or chronic physical pain
- Alleviate an acute or chronic mental illness.

In this situation, the treatment must not be readily available through the public health system, and the cost of treatment must not be completely covered by your or a dependant's private health insurance and/or workers' compensation.

Mortgage assistance

On this ground, accessing your super early would let you pay a loan to prevent:

- Foreclosure of a mortgage on your principal place of residence
- Your mortgagee from starting the process of selling your principal place of residence.

This ground generally **does not include** paying rent or making a payment on a mortgage that:

- You expect to have difficulty paying for in the future (but is not yet in arrears)
- Is in arrears, but not to the extent that the lender has decided to sell
- Is for a second or investment property.

Modifications to your home and/or motor vehicle

On this ground, accessing your super early would help pay for disability aids or modifications to your home or vehicle that are needed because you or your dependant have a severe disability.

Palliative care expenses for a terminal illness

On this ground, accessing your super early would help pay for palliative care for you or a dependant because of a terminal illness.

Death of a dependant

On this ground, accessing your super early would help pay for funeral expenses following the death of a dependant. It is important to note that the person who has passed away needs to have been a dependant of yours. This means any expenses associated with the death of a family member, such as a parent, grandparent, or sibling can only be approved if they depended on you financially, domestically, or personally, at the time of their death.

Other grounds

You may be able to access your super early to pay for expenses in other cases, where the release is consistent with one of the grounds mentioned above (and this is determined by the ATO). For more information on other grounds that may meet the conditions of release, please contact the ATO on **13 28 61**.

How to apply

Making a compassionate grounds claim

If you think you meet the conditions of release for compassionate grounds, you will need to complete the online application through the ATO website at ato.gov.au, or call the ATO on **13 28 61** to request a copy of the application form.

Claim assessment and confirmation

Your application will be allocated to an ATO assessor, who will consider the information provided. Once they make a decision about your application, they will send you a confirmation letter to inform you of the outcome and provide you with an explanation if your application is denied.

If the ATO approves your claim, the letter they send you will tell you how much of your super you can claim. You will then need to complete and return our *Application for Early Access on Compassionate Grounds* form located at the back of this guide, and return it to us, along with the letter from the ATO.

Where to send your application

Please send your completed application form and ATO confirmation letter to us by:

Post

QSuper
GPO Box 200
Brisbane QLD 4001

Email

qsuper@qsuper.qld.gov.au

Claim payment

Once we have received your *Application for Early Access on Compassionate Grounds* form and your ATO letter, we aim to process your payment within two weeks. Please make sure you provide all requested information by completing the checklist at the back of this document, or your claim might be delayed. We will contact you if we need further information relating to your claim.

State and Police accounts

If the ATO approves the early release of your super, and you want to access your State or Police account benefit, we must transfer your super to an Accumulation account before it can be released. Please note that this necessary process will delay your claim payment by up to four weeks.



Do not transfer your funds out of a State or Police account before you receive approval for early release from the ATO.

Once you leave your State or Police account, you cannot transfer back to it, and you may want to seek financial advice before making this decision.

Defined Benefit accounts

If you have a Defined Benefit or a Deferred Retirement Benefit account, and would like to know how your application for early access under compassionate grounds will impact your account, please call us on **1300 360 750**.

Tax

You might have to pay tax on the amount you access, and we will deduct this before we make your payment. For more information, please read our *Tax Explanation* factsheet at qsuper.qld.gov.au/factsheets or call us to request a copy.

Temporary residents

If you are a temporary resident, you are currently only able to access your super early under the following conditions:

- Permanent incapacity
- Unclaimed money payment
- Departed temporary resident
- Terminal medical condition
- Death.

Need help

If you would like more information about accessing your super under compassionate grounds, contact the ATO directly on **13 28 61**.

If you need help understanding anything in this guide or would like to discuss your account and advice options, call us on **1300 360 750**.

Application for Early Access on Compassionate Grounds

How to use this form

Use this form to claim your superannuation on compassionate grounds, **after** you have received approval from the Australian Taxation Office (ATO).

Please complete in **BLOCK** letters, in blue or black ink.

1 Personal details

Client number

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

Title

First name/s

Last name

Previous name¹ (if we know you by another name)

Date of birth (dd/mm/yyyy)

Home phone number

Mobile phone number

Work phone number

Email address

Residential address

State

Postcode

Postal address

As above

State

Postcode

2 Application details

I am applying for the early release of my super on compassionate grounds.

- I have attached the original letter (or downloaded printout) from the ATO that states I am eligible.

I would like to withdraw (please select one option):

- The net amount (after-tax amount) as approved by the ATO.²

- The total balance of my account (if it's less than the amount approved by the ATO).

Claiming a tax deduction

If you intend to claim a tax deduction for non-concessional contributions paid to your QSuper account, it's important to lodge a *Notice of Intent to Claim or Vary a Deduction for Personal Super Contributions* form before you withdraw this money from your Accumulation account. For more information on eligibility to claim a tax deduction, please refer to *How to Claim or Vary a Tax Deduction for Contributions* factsheet available at qsuper.qld.gov.au/factsheets

¹ If your name has changed and you work for a Queensland Government or default employer, let your payroll office know and they will then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document. ² This amount cannot be more than the amount shown on your letter from the ATO.



Part of Australian Retirement Trust

Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) is the trustee of Australian Retirement Trust (ABN 60 905 115 063).

3 Keeping your account open

If you are withdrawing your total Accumulation account balance, and would like to keep your QSuper Accumulation account open, you can choose to keep a balance of \$100.

I want to keep \$100 in my Accumulation account.

If you tick this box, we will keep this amount in your account even if you have requested to withdraw your total balance. Any employer contributions will continue into this account as long as your balance is above zero.

Any insurance deductions would continue as long as you are still eligible to have insurance, and there is sufficient funds in your account for the premium deduction. Insurance deductions will stop if you choose to cancel your insurance, or no money has been received into your Accumulation account for 13 continuous months and you have not permanently opted in to cover.³

4 Receiving your payment

We can only make payments to your personal bank account, not into a business or loan account. Let us know your bank account details below.

Pay directly into a personal bank account.

Name of bank, credit union, or building society

Account name

Branch (BSB) number

Account number

5 Withdrawing from your investments

If you're an Accumulation account member and you're not accessing all your super, you need to tell us how we should withdraw money from your investment options. If you don't tell us, we'll withdraw money proportionally from your existing investments.

Investment option	Withdrawal amount		Withdrawal percentage
Lifetime	\$ <input type="text"/>	or	<input type="text"/> %
Moderate	\$ <input type="text"/>	or	<input type="text"/> %
Balanced	\$ <input type="text"/>	or	<input type="text"/> %
Socially Responsible	\$ <input type="text"/>	or	<input type="text"/> %
Aggressive	\$ <input type="text"/>	or	<input type="text"/> %
Cash	\$ <input type="text"/>	or	<input type="text"/> %
Diversified Bonds	\$ <input type="text"/>	or	<input type="text"/> %
International Shares	\$ <input type="text"/>	or	<input type="text"/> %
Australian Shares	\$ <input type="text"/>	or	<input type="text"/> %
Total (must add up to 100%)			<input type="text"/> %

Keep in mind we can't make payments from Self Invest. If you want to transfer money from Self Invest to another investment option, please log in to Member Online.

³ Please see the *Insurance Guide* for more information available at qsuper.qld.gov.au/pds

6 Proving your identity

You can prove your identity by either:

Option 1 – Electronic identification

(not available for people currently living overseas)

To prove your identity electronically, please provide us with your driver's licence or passport number.

We will then provide your name, address, and date of birth to a credit reporting agency (CRA) to check whether your personal information matches your credit information file with the CRA. This will allow us to verify you under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* before making your payment. It doesn't give us access to other information about you, our request won't be recorded on your credit information file, and the CRA can't use it for anything else. If we cannot identify you in this way, we will write to you advising the name of the CRA and another way to verify your identity.

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder.

Driver's licence number

State of issue

If using your driver's licence as proof of identity, please also give us your driver's licence card number, which is different to your licence number.

Driver's licence card number

OR

Passport number

Previous name

Country of birth

OR

Option 2 – Certified identification

You can post, email, or fax us certified copies of your identification document, as explained in the *Proving Your Identity* factsheet on our website.

7 Declaration and authorisation

I declare:

- I am the person named on this form or I have a power of attorney to act on the member's behalf.¹
- I understand tax may be deducted from my payment.
- The information I've given on this form is true and correct.
- I am an Australian or New Zealand citizen, or a permanent resident of Australia.
- I understand additional tax may be withheld if I have not previously provided the Trustee with my Tax File Number (TFN).

Name

Signature

(Please sign in blue or black pen - We do not accept electronic signatures on this form.)

Date signed (dd/mm/yyyy)

Where to send this form

Please send your completed form to us by:

Post

QSuper
GPO Box 200
Brisbane QLD 4001

Email

qsuper@qsuper.qld.gov.au

¹ If you haven't already done so, you'll need to give us an original certified copy of the power of attorney document.

8 Checklist

- Check your identification documents** have been correctly certified (read the *Proving Your Identity* factsheet for more information).
- If our records do not reflect your current name**, please attach certified copies of either a marriage certificate or other legal change of name document (read the *Proving Your Identity* factsheet for more information).
- If signing as a power of attorney** and you have not previously submitted this, please attach a certified copy of the power of attorney documentation. You must also attach certified copies of your and the member's identification documents (read the *Proving Your Identity* factsheet for more information).
- Attach a copy of your ATO** confirmation letter.
- If you have not previously provided your Tax File Number (TFN)** and wish to supply this, please update via Member Online or by completing the Tax File Number notification form available on our website. To protect your privacy, please do not write your TFN on this form.

If you do not provide us with your tax file number (TFN), you may pay more tax than you need to on payments when you start withdrawing your superannuation.

Member Centres

Visit qsuper.qld.gov.au/membercentres for locations

Member Services team

Phone 1300 360 750
Overseas +61 7 3239 1004
 Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001
Email qsuper@qsuper.qld.gov.au
Fax 1300 242 070
Website qsuper.qld.gov.au

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