

# Application for Early Release of a Benefit on Compassionate Grounds to assist with the financial impact of COVID-19 (Coronavirus)

## Notes for applicants

### How to apply

Applying for an early release payment is a two-step process. Eligible individuals must apply as follows:

**Step 1:** An application must be made to the Australian Taxation Office (ATO) through ATO online services in myGov (<https://my.gov.au>); and

**Step 2:** An application must be submitted to State Super using this form.

Additional information on this two-step process is contained in STC Fact Sheet 24 *Early Release of Superannuation on Compassionate Grounds - Temporary measure to assist members deal with the financial impact of COVID-19 (Coronavirus)*.

### Who can apply

Eligible members of the State Authorities Superannuation Scheme (SASS), State Superannuation Scheme (SSS) and the Police Superannuation Scheme (PSS).

If you are a former SASS, SSS or PSS member, you may apply for payment from your deferred benefit. Members receiving a State Super pension are not eligible to apply.

**Important note:** Your application can only be considered if you provide written consent to a reduction in your scheme benefits to offset the early release — see **Effect on benefit entitlements**.

### Who is an eligible member?

You are eligible to access your superannuation if you meet any of the following criteria:

- You are unemployed
- You are eligible to receive a job seeker payment, youth allowance for jobseekers, parenting payment (which includes the single and partnered payments), special benefit or farm household allowance.

On or after 1 January 2020, either:

- you were made redundant
- your working hours were reduced by 20% or more
- your business was suspended or there was a reduction in your turnover of 20% or more, if you are a sole trader.

### What benefit is payable

The actual amount that may be approved for release will be determined by the ATO and the scheme administrator on the basis of your application. The ATO can only approve up to \$10,000 before 1 July 2020 and up to a further \$10,000 from 1 July 2020 to 24 September 2020. The ATO will only approve one release application made through myGov for an individual in each financial year.

The amount released also cannot exceed the value of your accrued withdrawal (resignation) benefit. In the case of a deferred benefit, this is the immediate lump sum (see your annual statement).

### Tax payable

Benefits released early are generally subject to higher (though still concessional) rates of tax. However, amended legislation provides that any early release payments made due to the financial impact of COVID-19 will be tax free.

### Effect on benefit entitlements

The early release of part of your superannuation benefit will reduce the amount of the scheme benefits you will receive in the future.

A deferred benefit will be reduced when the early benefit payment is made.

If you are a current contributor, a debt account is created for the amount of the early release payment. The balance of this account is adjusted for interest at the fund earning rate. The accumulated debt will be deducted from your benefit when it is either deferred in the scheme or is paid to you e.g. at retirement age. The debt will be deducted from the SANCS entitlement first. If a reduction of a pension benefit is required, it will be calculated using actuarial factors.

Details of your debt account or deferred benefit reduction, as appropriate, will be shown on your annual statement.

### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on [DB 1300 130 094](tel:1300130094) or [SASS 1300 130 095](tel:1300130095) or [SSS 1300 130 096](tel:1300130096) or [PSS 1300 130 097](tel:1300130097) or email [enquiries@stc.nsw.gov.au](mailto:enquiries@stc.nsw.gov.au)

## Notes for applicants *Continued*

### Tax File Number

The Member Area of the website and your last Annual Statement shows if your TFN has been supplied. If not, then it can be supplied via the Member Area of the website or by contacting Customer Service and following the prompts. Alternatively, you can request a Tax File Number Collection Form to complete and send it to us along with this form.

### 1. Your personal details

Member number

Mr/Mrs/Ms/Miss

Male

Female

Birth date (DD-MM-YYYY)

Given name(s)

Family name

Residential address

Suburb

State/Territory

Postcode

Postal address (if different from residential address)

Suburb

State/Territory

Postcode

Work or Home Daytime contact telephone number

Mobile number

Email address

### 2. COVID-19 early release of superannuation: Consent to benefit reduction

I consent to the reduction of my superannuation benefits for any amount that is approved for early release.

I also acknowledge that this amount will, in the case of a current contributor, include interest on the released amount.

Name

Signature

Date (DD-MM-YYYY)

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### 3. How do you want to be paid?

If the early release of your superannuation is approved by the ATO, the amount shown on the determination made by the ATO will be the amount paid to you, unless it exceeds your withdrawal benefit, in which case only the withdrawal benefit amount will be released.

If early release of my superannuation benefit is approved, please:

Mark one box with a cross

- Post a cheque to my home address.
- Post a cheque to my postal address (as noted in Section 1).
- Pay directly into my account:\*

Account name

BSB number

Account number

Name of bank/building society/credit union

Address of bank/building society/credit union

Suburb

State/Territory

Postcode

\* Direct crediting is not available on a full range of accounts, or for all building society and credit union accounts. To confirm whether this facility is available, please check with your financial institution.

### 4. Applicant: please sign here

I certify that the details given in this form are correct.

Signature

Date (DD-MM-YYYY)

#### Return the completed form to

State Super  
PO Box 1229  
WOLLONGONG NSW 2500

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## Your privacy

The information you provide in this form is collected on behalf of and held for State Super by the scheme administrator, Mercer Administration Services (Australia) Pty Ltd, in accordance with STC's Privacy Statement, the *Privacy and Personal Information Protection Act 1998 (NSW)* and the *Health Records and Information Privacy Act 2002 (NSW)*, under which you have rights of access and correction. Information you provide may be disclosed to lawfully authorised government agencies and third parties.

For further information about privacy, contact Mercer by writing to:

PO Box 1229  
Wollongong NSW 2500

or visit

[www.statesuper.nsw.gov.au](http://www.statesuper.nsw.gov.au).

ABN 29 239 066 746  
SPIN SAS0101AU

## Proof of identity

You will need to provide certified<sup>†</sup> documentation with your application form to prove your entitlement to the superannuation benefits.

The following certified documents must be provided with your application form:

### Either

One of the following certified documents:

- Current Australian State or Territory drivers licence containing a photograph of the person, or
- Australian Passport, or
- Current card issued under a State or Territory law for the purpose of providing a person's age containing a photograph of the person, or
- Current foreign passport or similar travel document containing a photograph and the signature of the person\*

### OR

One certified document from each of the following groups:

#### Group 1

- An Australian birth certificate or birth extract issued by a State or Territory
- Citizenship certificate issued by the Commonwealth
- Current pension card issued by Centrelink that entitles the person to financial benefits

#### Group 2

- Notice issued by the Commonwealth or a State or Territory government within the preceding 12 months that records the provision of financial benefits to you, i.e., a letter from Centrelink.
- Notice issued by the Australian Taxation Office within the past twelve months that contains your name and residential address and records an amount payable to or by you, i.e., your last tax assessment.
- Notice issued by a local government body or utilities provider within the past three months showing the provision of services to you and your current residential address, i.e., water, gas or electricity bill, rates notice.

\* Documents not written in English must be accompanied by an English translation prepared by an accredited translator.

### Change of name

Make sure that proof of change of name is also provided if your current name is not the same as the name on these documents, e.g. Change of name certificate, or deed poll document. If your name has changed on marriage, a marriage certificate issued by the Registry of Births, Deaths and Marriages is required; ceremonial marriage certificates are not acceptable.

<sup>†</sup> Certified means that all copied pages of original proof of identity documents or change of name documents have been certified as true copies by an individual approved to do so. Persons who are authorised to certify documents must sight the original and the copies and make sure both documents are identical, then make sure that all copies are certified as true copies by writing or stamping 'certified true copy' followed by the individual's signature, printed name, qualification and date.

### If you are in Australia

The following persons are eligible to certify copies of original documents:

- Australia Post Permanent Employee or Agent (who is currently employed with the post office and has at least two continuous years of service or is in charge of 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, Building Society Officer or Credit Union Officer (with two or more years of continuous service)
- Chiropractor
- Commissioner for Affidavits or Declarations
- Court Officer: Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court

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## Proof of identity *continued*

- Dentist
- Fellow of the National Tax Accountants' Association
- Finance Company Officer (with two or more years of continuous service with one or more finance companies)
- Justice of the Peace
- Legal practitioner
- Marriage celebrant (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- Medical practitioner
- Member of Chartered Secretaries Australia
- Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority (State or Territory)
- Member of Engineers Australia (other than at the grade of student)
- Member of the Association of Taxation and Management Accountants
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Australian Defence Force (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Minister of Religion (registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- Notary Public
- Nurse
- Optometrist
- Officer with, or a credit representative of, a holder of an Australian credit licence, having two or more years of continuous service with one or more licensees
- Officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licensees
- Patent attorney
- Permanent employee of the Commonwealth (or Commonwealth Authority) or a State or Territory (or State or Territory Authority) or a Local Government Authority with two or more years of continuous service
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Pharmacist
- Physiotherapist
- Police Officer, Sheriff's Officer or Sheriff
- Psychologist
- Senior Executive Service Employee of the Commonwealth (or Commonwealth Authority) or a State or Territory (or State or Territory Authority)
- Teacher employed on a full-time basis at a school or tertiary education institution
- Trade marks attorney
- Veterinary surgeon

### **If you are outside Australia**

The following people are eligible to certify copies of original documents outside of Australia:

- consular staff at an Australian Embassy, High Commission or Consulate
- a public notary or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are visiting or living in.

The professions listed under **If you are in Australia** can only certify documents outside Australia if they work or are registered in Australia. Where your documents are certified outside Australia, the certifier must quote their registration number or the relevant law that qualifies them to authenticate your documents.

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