



# Benefit Payment Request

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## How to use this form

Use this form to:

- roll over your superannuation from TAL to another superannuation fund, or
- if you are eligible, withdraw your benefit in cash.

Before you complete this form you should:

- read the information provided in **Important notes** (Section 8), and
- check that you can select one of the options in **Reason for benefit payment request** (Section 2). If the options in Section 2 do not apply to you, please refer to the following table for the form you will need to complete.

<b>You need to access your superannuation because of severe financial hardship</b>	Complete and return a Severe Financial Hardship claim form available online at <a href="http://www.tal.com.au">www.tal.com.au</a> or by contacting us.
<b>You need to lodge a claim for permanent incapacity or terminal illness</b>	Contact us on 1300 209 088 for a Total and Permanent Disability claim form.
<b>You are an Australian Temporary Resident wanting to withdraw your superannuation benefits</b>	Please refer to 'Temporary residents – conditions of release' in Section 8 for information about the conditions that apply to accessing your superannuation.
<b>You need to access your superannuation on compassionate grounds</b>	You will need to contact the Department of Human Services on 1300 131 060.

Please note that references to 'the Fund' and 'the Trustee' in this form are to the fund and trustee through which your TAL Policy is provided.

## Identification documents

Please ensure that you include the required identification documents when you submit this form. These are set out in **Proof of identity** (Section 5).

*Please complete this form in black ink, using BLOCK letters. Use X in boxes.*

**TAL Life Limited** ABN 70 050 109 450 | AFSL 237848

**TAL Super** – a plan within the Retail Division in the Mercer Super Trust  
ABN 19 905 422 981  
Trustee: Mercer Superannuation (Australia) Limited  
ABN 79 004 717 533 | AFSL 235906

**TAL Superannuation and Insurance Fund**

ABN 20 891 605 180  
Trustee: TAL Superannuation Limited  
ABN 69 003 059 407 | AFSL 237851

## 1. PERSONAL DETAILS

Policy/  
Member number

Title  Mr  Mrs  Miss  Ms  Other

Last name  Given name(s)

Previous last name (if applicable)

Date of birth

Are you an Australian or New Zealand citizen or permanent resident?  Yes  No Contact number  A contact number must be provided or your benefit payment may be delayed.

Tax file number\*

\* Under the *Superannuation Industry (Supervision) Act 1993*, TAL is authorised to collect your tax file number (TFN) which will only be used for lawful purposes. You are not obliged to disclose your TFN, but there may be tax consequences. Please refer to 'What happens if you do not provide your tax file number?' in Section 8.

Current address

Suburb  State  Postcode

Previous address

Suburb  State  Postcode

## 2. REASON FOR BENEFIT PAYMENT REQUEST

I am rolling over my benefit to a complying superannuation fund. **Go to Question 3A.**

I am rolling over my benefit to my self-managed superannuation fund (SMSF). **Go to Question 3B.**

I am withdrawing an unrestricted non-preserved benefit. **Go to Question 3C.**

I have reached preservation age and I am retired. *(Please refer to 'Preservation age' in Section 8.)* **Go to Question 3C.**

I am withdrawing a restricted non-preserved amount and have left the employer who was contributing to my superannuation plan.  
I left the employer on  **Go to Question 3C.**

I have reached age 60 and ceased employment on  **Go to Question 3C.**

I have reached age 65. **Go to Question 3C.**

## 3. BENEFIT PAYMENT INSTRUCTIONS

### 3A. Rollover instruction

I want to rollover my benefit in full.

I want to rollover a portion of my benefit.

Indicate the percentage  % OR amount \$  **gross**  or **net**

Where neither **gross** or **net** is selected, the default is gross.

Please provide details of the fund into which you would like your benefit rolled over. *Note: We will not send the rollover cheque to a third party such as a financial adviser or an accountant.*

Name of receiving fund

Member number\*  Fund USI\*

### 3. BENEFIT PAYMENT INSTRUCTIONS (continued)

Fund ABN\*

\*Make sure you provide your member number, fund USI and fund ABN.

#### 3B. SMSF payment instruction

I want to rollover my benefit in full.

I want to rollover a portion of my benefit.

Indicate the percentage  % OR amount \$  **gross**  or **net**

Where neither **gross** or **net** is selected, the default is gross.

Please provide below details of your SMSF. *Note: We will not send a cheque or make an electronic funds transfer (EFT) to a third party such as a financial adviser or accountant unless they are the SMSF's registered administrators with the Australian Tax Office (ATO).*

Name of SMSF

Member number

Fund ABN

Fund contact number

Are you or your SMSF registered with AusKey?

Yes

No. We require the following documents:

- a certified copy of your SMSF trust deed, and
- a certified copy of the ATO confirmation letter of your fund.

Preferred payment method

Send a cheque to the SMSF address as listed with the ATO.

Pay into the following SMSF bank account:

BSB  -

Account number

Please attach a copy of your SMSF's bank account statement that is less than six months old. Please ensure the BSB, account number and account name are clearly visible on the SMSF bank account statement.

#### 3C. Cash payment instruction

I want to claim in cash my benefit in full.

I want to claim in cash a portion of my benefit.

Indicate the percentage  % OR amount \$  **gross**  or **net**

Where neither **gross** or **net** is selected, the default is gross.

Preferred payment method

Mail a cheque to my current address provided in Section 1.

Pay to the bank account nominated below. *Note: We will not make payments to third party accounts.*

BSB  -

Account number

Name of the account holder

Your name  
(print in  
BLOCK LETTERS)

Your signature

Date

Electronic (scanned) signatures are not accepted. Use blue or black pen.

#### 4. TAX DEDUCTION NOTICE

Only complete this section if you want to claim a tax deduction for personal contributions you made in the current financial year and/or the previous financial year.

Please check with your financial adviser or accountant if you are unsure of your eligibility to claim a tax deduction.

##### Current financial year

Financial year	Personal contributions	Amount you want to claim as a tax deduction
Current 2 0 Y Y	\$	\$

##### Previous financial year

Financial year	Personal contributions	Amount you want to claim as a tax deduction
2 0 Y Y	\$	\$

**Note:** You must lodge a notice of intent to claim a deduction before whichever of the following occurs first:

- the day you lodge your income tax return for the year the contributions were made
- the end of the income year after the income year in which you made the contributions.

You cannot revoke or withdraw your notice of intent to claim a deduction. However, in certain circumstances, you may be entitled to vary it, but only to reduce the amount.

The above amounts cannot be changed once you have left the fund.

#### 5. PROOF OF IDENTITY

To protect your superannuation, you need to prove your identity.

- If you are **rolling over** your benefits to another fund, please provide approval to use your TFN quoted in Section 1. Alternatively, please provide your identity documentation as shown below.

Use my TFN to identify me. *By giving us your TFN, you are authorising us to give this information to your other superannuation fund. They will confirm your identity with the ATO.*

- If you are **claiming your benefits in cash** or **transferring your benefits to an SMSF**, provide your identification documents as shown below.

Certified copy of your driver's licence **OR**

Certified copy of your passport (photo page only) **AND** a certified copy of one of the following documents showing your current residential address: motor vehicle registration or insurance papers, property rates notice, property lease agreement, home insurance papers, utility bills (eg telephone, electricity or gas), bank or credit card statement. *Note: These documents must be 12 months old or less.*

If a passport or driver's licence is not available, please supply one document from **List A** and one document from **List B**.

##### List A

Certified copy of your birth/citizenship certificate

Certified copy of your Centrelink pension card

##### List B

Certified copy of a Centrelink payment letter

Certified copy of a government or local council notice (less than 12 months old) with your current name and address (eg ATO notice of assessment or rates notice from council)

Certified copy of a concession card. The following concession cards are accepted: a Pensioner Concession Card, a Health Care Card or a Seniors Health Card

Please refer to 'Certification of personal documents' below for further details about the documents that can be provided and the certification requirements.

Please note that we will not accept documents that have been certified by you or a family member.

To avoid any delay in processing your benefit payment request, please make sure you read 'Certification of personal documents' and 'Checklist for certified copies' below.

**Note:** We may require other proof of identification prior to the release of your superannuation funds. We may also request the original certified copy of documentation – please keep it in a safe place.

**Checklist for certified copies**

1. Has the person certifying the document set out the following?
  - full name (no initials)
  - signature
  - capacity in which they can certify the document (see 'Certification of identification documents' in Section 8 for a list of people authorised to certify copies)
  - daytime telephone number or business address to allow contact by TAL
  - date of certification (must be within six months of TAL receiving this form)
  - official stamp or Justice of Peace number if applicable.
2. Has the person certifying the document written out the following wording (or similar) on the copy of the document?
 

'I certify that I have seen the original document and this copy is a complete and accurate copy of that original.'

**Certification of personal documents**

All submitted copies of identification documents (including any linking documents need to be certified as true copies by an individual approved to do so.

The person who is authorised to certify documents must sight the original and the copy and make sure all pages have been certified as true copies by writing or stamping 'certified true copy' followed by their signature, printed name, qualification and date.

The following people may certify your personal documents and also witness you signing this form:

- |  |  |
|--|--|
| <ol style="list-style-type: none"> <li>1. Chiropractor</li> <li>2. Dentist</li> <li>3. Legal practitioner</li> <li>4. Medial practitioner</li> <li>5. Nurse</li> <li>6. Optometrist</li> <li>7. Patent attorney</li> <li>8. Pharmacist</li> <li>9. Physiotherapist</li> <li>10. Psychologist</li> <li>11. Trademarks attorney</li> <li>12. Veterinary surgeon</li> <li>13. Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public</li> <li>14. Australian Consular Office of Australian Diplomatic Officer (within the meaning of the <a href="#">Consular Fees Act 1995</a>)</li> <li>15. Bailiff</li> <li>16. Bank officer with 5 or more continuous years of service</li> <li>17. Building society officer with 5 or more continuous years of service</li> <li>18. Chief executive officer of a Commonwealth court</li> <li>19. Clerk of a court</li> <li>20. Commissioner for Affidavits</li> <li>21. Commissioner for Declarations</li> <li>22. Credit union officer with 5 or more continuous years of service</li> <li>23. Employee of the Australian Trade and Investment Commission who is:                             <ol style="list-style-type: none"> <li>a. in a country or place outside Australia, and</li> <li>b. authorised under paragraph 3(d) of the <a href="#">Consular Fees Act 1995</a>, and</li> <li>c. exercising his or her function in that place</li> </ol> </li> <li>24. Employee of the Commonwealth who is:                             <ol style="list-style-type: none"> <li>a. in a country or place outside Australia, and</li> <li>b. authorised under paragraph 3(d) of the <a href="#">Consular Fees Act 1995</a>, and</li> <li>c. exercising his or her function in that place</li> </ol> </li> <li>25. Fellow of the National Tax Accountants' Association</li> <li>26. Finance company officer with 5 or more continuous years of service</li> <li>27. Holder of a statutory office not included in this list</li> <li>28. Judge of a court</li> <li>29. Justice of the Peace</li> </ol> | <ol style="list-style-type: none"> <li>30. Magistrate</li> <li>31. Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the <a href="#">Marriage Act 1961</a></li> <li>32. Master of a court</li> <li>33. Member of Chartered Secretaries Australia</li> <li>34. Member of Engineers Australia, other than at the grade of student</li> <li>35. Member of the Australian Defence Force who is:                             <ol style="list-style-type: none"> <li>a. an officer, or</li> <li>b. a non-commissioned officer within the meaning of the <a href="#">Defence Force Discipline Act 1982</a> with 5 or more years of continuous service, or</li> <li>c. a warrant officer within the meaning of that Act</li> </ol> </li> <li>36. Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants</li> <li>37. Member of:                             <ol style="list-style-type: none"> <li>a. the Parliament of the Commonwealth, or</li> <li>b. the Parliament of a State, or Territory legislature, or</li> <li>c. a local government authority of a State or Territory</li> </ol> </li> <li>38. Minister of religion registered under Subdivision A of Division 1 of Part IV of the <a href="#">Marriage Act 1961</a></li> <li>39. Notary public</li> <li>40. Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public</li> <li>41. Permanent employee of:                             <ol style="list-style-type: none"> <li>a. the Commonwealth or a Commonwealth authority, or</li> <li>b. a State or Territory or a State or Territory authority, or</li> <li>c. a local government authority with 5 or more years of continuous service who is not included in this list</li> </ol> </li> <li>42. Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made</li> <li>43. Police officer</li> <li>44. Registrar, or Deputy Registrar, of a court</li> <li>45. Senior Executive Service employee of:                             <ol style="list-style-type: none"> <li>a. the Commonwealth or a Commonwealth authority, or</li> <li>b. a State or Territory or a State or Territory authority</li> </ol> </li> <li>46. Sheriff</li> <li>47. Sheriff's officer</li> <li>48. Teacher employed on a full-time basis at a school or tertiary education institution</li> <li>49. Member of the Australasian Institute of Mining and Metallurgy</li> </ol> |
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## 6. PRIVACY

In this section, the words 'we' and 'our' refer to both TAL and the Trustee.

The way in which we collect, secure, hold, use and disclose personal and sensitive information (your information) is explained in the 'Your Privacy' section of the PDS and in our privacy policies. These policies can be obtained online at [www.tal.com.au/privacy-policy](http://www.tal.com.au/privacy-policy) (all policies) and [www.mercer.com.au/privacy.html](http://www.mercer.com.au/privacy.html) (TAL Super policies only) or by contacting us.

If you have any questions about the way in which your information is managed, or would like a paper copy of our privacy policies, please contact us by phone on 1300 209 088 or by email to [customerservice@tal.com.au](mailto:customerservice@tal.com.au).

## 7. BENEFIT PAYMENT AUTHORISATION

By signing this Benefit Payment Request form, I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct
- I am aware that I may ask TAL for information about any fees or charges that may apply, or any other information about the effect this rollover or withdrawal may have on my benefits, and do not require any further information
- I discharge TAL of all further liability in respect of the benefits paid in cash or rolled over to my nominated receiving fund
- I request and consent to the rollover or withdrawal of my benefit as described above and authorise TAL to give effect to this rollover or withdrawal
- If I am rolling over my benefits to an SMSF, I confirm that I am a member, trustee or director of a corporate trustee of the SMSF
- I am aware that my withdrawal value is calculated using the latest available unit price at the time of processing the payment, and
- I am a citizen or permanent resident of Australia or New Zealand.

Before you sign the form please make sure you have:

- Provided all your personal details (Section 1)
- Indicated the reason you are withdrawing your benefit (Section 2)
- Provided the correct and full details of the rollover fund or your bank account details (Section 3)
- Completed the tax deduction notice (Section 4) if you are self-employed and want to claim a tax deduction for personal contributions
- Supplied the required certified copies of identification documents (Section 5).

Your name  
(print in BLOCK LETTERS)

Your signature

Date

Electronic (scanned) signatures are not accepted. Use blue or black pen.

Defer my  
payment until\*

\* Only complete if you want your payment deferred to a future date.

## 8. IMPORTANT NOTES

Please read this information before you complete the Benefit Payment Request form. If you require more information, please contact us.

### What do you need to consider when rolling over or withdrawing your superannuation?

When you roll over or withdraw your TAL superannuation benefits, your entitlements under the Fund may cease. You should consider all relevant information before you make a decision to roll over or withdraw your superannuation. Some of the points you may consider are:

- fees – TAL must give you information about any fees that apply when rolling over or withdrawing your superannuation. The fees could include administration fees as well as exit or withdrawal fees. If you are not aware of the fees that may apply, please contact us for further information before completing this form. The fund you are rolling over your benefit to (if applicable), may also charge entry or deposit fees on transfer. Differences in fees may have a significant effect on your superannuation savings. For example, a 1% increase in fees may significantly reduce your final benefit.
- death and disability benefits – through your superannuation, TAL may currently insure you against death, illness or an accident which leaves you unable to return to work. If you choose to withdraw your superannuation benefits from TAL, you may lose any insurance entitlements you have. Other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may want to check the costs and amount of any insurance cover offered.

### What happens if you do not provide your tax file number?

You are not obligated to provide your tax file number (TFN) to TAL. However, if you do not provide your TFN, your contributions may be taxed at the highest marginal rate plus Medicare levy, compared to the concessional tax rate of 15%. TAL may deduct this additional tax from your account. Your cash benefit may also be taxed at the highest marginal rate plus Medicare levy.

If TAL does not have your TFN, you will not be able to make personal contributions to your superannuation account. Choosing to provide your TFN will also make it easier to keep track of your superannuation in the future. If you don't provide your TFN, you could miss out on the government co-contribution.

Under the *Superannuation Industry (Supervision) Act 1993*, TAL is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another superannuation provider when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

## 8. IMPORTANT NOTES (continued)

### Tax deductions for personal contributions

Generally, only self-employed and substantially self-employed persons (that is, those with less than 10% of their total income derived from employment) are entitled to a tax deduction for personal contributions to superannuation. If you want to claim any contributions as a tax deduction, both in the current and any previous financial year, you must advise the Trustee before you withdraw your total benefit from the fund because you cannot alter the amount of a deduction after you leave the Fund. You should note that deductible contributions are taxed at 15%.

### What happens to your future contributions?

Using this form to roll over your superannuation benefits will not change the fund into which your employer pays your contributions and may close your account with TAL.

If you want to change the fund into which your contributions are being paid, you will need to speak to your employer. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, go to [www.ato.gov.au](http://www.ato.gov.au) or call the ATO on 13 10 20.

### Temporary residents – conditions of release

An individual who has, at any stage, been a temporary resident (that is, a holder of a temporary visa under the *Migration Act 1958*, other than a retirement visa holder, subclass 405 or 410) and who is not currently a citizen or a permanent resident of Australia or New Zealand, is only able to withdraw their superannuation benefits under limited conditions of release.

You are normally only allowed to access your benefits after you have permanently departed Australia. In order to access your benefits, you can apply online via the ATO website. Go to [www.ato.gov.au](http://www.ato.gov.au) and look for the Departing Australia Superannuation Payment (DASP) online application. For more information, contact the ATO on 13 10 20 or on +61 2 6216 1111 if you are calling from overseas.

However, if you are still in Australia and one of the release conditions below apply to you, and subject to Trustee assessment and approval, your benefits may be released. The conditions of release are:

- death
- terminal medical condition
- permanent incapacity, and
- temporary incapacity.

### Preservation age

A person's preservation age ranges from 55 to 60, depending on their date of birth.

If you were born:	Your preservation age is:
Before 1 July 1960	55
Between 1 July 1960 and 30 June 1961	56
Between 1 July 1961 and 30 June 1962	57
Between 1 July 1962 and 30 June 1963	58
Between 1 July 1963 and 30 June 1964	59
After 30 June 1964	60

### Have you changed your name or are you signing on behalf of another person?

If you have changed your name or are signing on behalf of the member, you will need to provide a certified linking document. A linking document is a document that proves a relationship exists between two or more names.

The following table contains information about suitable linking documents.

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office.
Signed on behalf of the member	Guardianship papers or Power of Attorney.

## SUBMITTING THIS FORM

Please return your completed form and any supporting documentation to:

TAL Life Limited  
GPO Box 5380  
Sydney NSW 2001

## CONTACTING TAL

- @ customerservice@tal.com.au
- 📞 1300 209 088
- 📄 1300 351 133
- 🌐 tal.com.au

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