

## EARLY RELEASE OF SUPER DUE TO SEVERE FINANCIAL HARDSHIP

Complete this form if you wish to apply for a Financial Hardship withdrawal from your Grosvenor Pirie Super account.

You can find detailed information about Grosvenor Pirie Super in our Product Disclosure Statement (PDS), Additional Information Booklet, Insurance Guide, Financial Services Guide and Privacy Policy, all of which can be obtained from [www.gpml.com.au](http://www.gpml.com.au) or on request by phoning **(02) 8355 5149**.

This form must be posted to [Grosvenor Pirie Super PO BOX 1282, Albury NSW 2640](#).

### Important information about applying for early release of super:

In certain circumstances, the Trustee may be able to release a portion of your benefit to help you meet reasonable and immediate living expenses.

Before you make an application to the Trustee, the first thing to do is check if you're eligible to make a claim. Have/are you:

- Receiving an Australian Commonwealth Income Support Payment for at least the past 26 weeks?
- Unable to meet reasonable and immediate family living expenses?
- Not received a payment for a severe financial hardship claim from Grosvenor Pirie Super in the previous 12 months?

If you answered yes to the three questions above, you are eligible to apply. Before you complete this form and make your application to the Trustee for early release of your superannuation benefit it is important you read the following information.

There are strict guidelines in place for assessing Early Release applications, and you should understand these guidelines before you submit your application. The Early Release of Superannuation Benefits on the grounds of Severe Financial Hardship was introduced to assist Australians who are having difficulty in meeting their family living expenses. It was not designed as a means for easy access to your superannuation benefit.

### **What if I am not eligible?**

If you did not answer yes to all three questions above, then you are not eligible to apply. If the expenses related to your financial hardship are listed below, you may wish to contact Australian Tax Office, to discuss the release of your benefits on specified compassionate grounds:

- Medical Treatment
- Medical Transport
- Mortgage Assistance
- Modifications to your home and/or motor vehicle (due to disability)
- Funeral Assistance
- Care for Terminal Medical Condition

For more information on the above, please contact the Australian Tax Office at [www.ato.gov.au](http://www.ato.gov.au) or call 13 28 65.

### **Documents Required**

You will need to provide the following in addition to the full completion of this form:

- Proof of Identity (either certified copies or electronic verification – please refer to section 6 of this form)
- Proof of Income. (e.g. Pay Slips, Centrelink Income Statement). Copies cannot be more than three months old.
- A valid “Q230 letter” from Centrelink that is less than 21 days old.
- If you have changed your name and not advised us previously, you will need to provide a certified copy of your marriage certificate, deed poll or change of name certificate.
- Evidence that supports the payment request (e.g. copies of overdue bills, demand notices, letters of default. Please do not send originals). Copies cannot be more than three months old.
- A copy of your recent bank account statement(s) showing your BSB, account number and account name that is less than three months old.

### **\*Certified Copies**

Wherever we request certified copies you must ensure that the documents you provide have been certified by an approved person from the list below.

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping ‘certified true copy’ followed by:

- their signature,
- printed name,
- qualification (eg Justice of the Peace, Australia Post employee, etc) and date.
- The following people can certify copies of originals documents as true and correct copies:
  - a Justice of the Peace
  - a police officer
  - a registrar or deputy registrar of a court
  - a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
  - an Australian consular officer or an Australian diplomatic officer
  - a judge of a court
  - a magistrate
  - a Chief Executive Officer of a Commonwealth court
  - a permanent employee of Australia Post with two or more years of continuous service
  - a finance company officer with two or more years of continuous service (with one or more finance companies)
  - an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having two or more years continuous service with one or more licensees.

## **Financial information questionnaire**

You need to prove to the Trustee that you are unable to meet reasonable and immediate family living expenses based on your current income and assets.

The Trustee bases its decision on the information provided by you. If there is insufficient evidence, your application may not be approved.

When providing evidence of expenses, it is important that they are reasonable and immediate. For example, rates notices, electricity bills, telephone bills or outstanding credit card bill (only the minimum amount due is considered as immediate, not the total balance).

Any evidence provided must not be older than 90 days from date of issue. Documents older than 90 days will not

be used to calculate any entitlement to severe financial hardship payment. Likewise, the Trustee is unable to accept a quote of amount owed.

If you are claiming a private personal debt owed to a friend or family member, the lender must provide a Statutory Declaration identifying the debt. The declaration must include:

- Full name and address of the lender;
- The purpose of the loan;
- Amount of the loan;
- The date the loan was made;
- The balance of the loan that remains outstanding; and
- The terms of repayment.

The person who lent the money must make this declaration, not the member. All the above information must be included, for this debt to be included for the purpose of assessing your eligibility for a Severe Financial Hardship application.

A Statutory Declaration form can be obtained from any Australian Post Office.

The information provided in your application will be used solely for determining whether you are experiencing severe financial hardship. The information will not be made available to any other person, (except under and order of a court).

Want your application to be assessed quickly?

To ensure your application is assessed as soon as possible, please ensure that you complete all fields on the application form and provide all requested documents, including the Proof of Identity.

Any missing information and/or documents will result in the assessment being delayed while we request them again.

## **Australian Commonwealth income support payments**

To be able to make a claim for Severe Financial Hardship, you will need to provide evidence you have been in receipt of an Australian Commonwealth Income Support Payment. Please contact the appropriate Government Agency to arrange the appropriate letter.

Payments that qualify as income support, for the purpose of severe financial hardship

<p>Social Security Benefits (allowances)</p> <p>Contact Centrelink Employment Services on 13 28 50</p>	<ul style="list-style-type: none"> <li>• Partner allowance</li> <li>• Mature age allowance (granted after 01/07/96)</li> <li>• Special benefit</li> <li>• Widow allowance</li> <li>• Newstart allowance</li> <li>• Sickness allowance</li> <li>• Parenting allowance (other than parenting allowance that is paid at the basic rate independently of the spouse's income)</li> </ul>
<p>Social Security Pension</p> <p>Contact Centrelink Retirement Services on 13 23 00</p>	<ul style="list-style-type: none"> <li>• Age pension</li> <li>• Disability support payment</li> <li>• Wife pension</li> <li>• Carer pension</li> <li>• Mature age allowance (granted prior to 01/07/96)</li> <li>• Mature age partner allowance</li> <li>• Bereavement allowance</li> <li>• Widow B pension</li> <li>• Disability wage supplement</li> <li>• Special needs pension</li> </ul>
<p>Service Pension</p> <p>Contact Centrelink Retirement Services on 13 23 00</p>	<ul style="list-style-type: none"> <li>• Age service pension</li> <li>• Invalidity service pension</li> <li>• Partner service pension</li> <li>• Carer service pension</li> </ul>
<p>Income Support Supplement</p> <p>Contact Department of Veteran Affairs on 13 32 54</p>	<ul style="list-style-type: none"> <li>• An income support supplement paid by the Department of Veteran's Affairs.</li> </ul>

### Payments that do not qualify

Some payments such as Family Assistance and AUSTUDY do not qualify. If you are in doubt, please contact the appropriate Government department on the phone numbers above.

### Have you received a severe financial hardship payment recently?

You can only receive one payment for financial hardship in any 12 month period. If you have received a payment in the previous 12 months, please do not proceed any further as your claim will not be considered.

The Trustee is only allowed to approve the release of superannuation benefits up to the amount of \$10,000 gross or before tax. The Trustee also requires the full completion of this form along with the above information in order to submit this application.

### Taxation

How any financial hardship payment that may be paid will be taxed depends on your age and the components of your super. If you are under age 60 we may be required to deduct tax on the taxable component of your severe financial hardship benefit payment. Consult your accountant and/or financial planner for details on the tax treatment for your personal circumstances.

## Section 1 Personal details

Given Name(s)

Surname

Member number

Date of Birth

Gender

Phone number

Email address\*

Address



City

State

Postcode

\* By providing your email address, you consent and authorise us to send you communications or information, including information required by law, via email or similar technologies. Your details will never be passed onto a third party other than in accordance with our Privacy Policy. You can elect to receive communications by post at any time by contacting Grosvenor Pirie Super on (02) 8355 5149 or via email at [members@gpml.com.au](mailto:members@gpml.com.au) or in writing at [Grosvenor Pirie Super, 120B Underwood St, Paddington, NSW 2021](#).

## Section 2 Dependants – Spouse and Children

Name of dependant 1

Relationship to dependant 1

Age of dependant 1

Name of dependant 2

Relationship to dependant 2

Age of dependant 2

Name of dependant 3

Relationship to dependant 3

Age of dependant 3

Name of dependant 4

Relationship to dependant 4

Age of dependant 4

Current Financial Information			
Assets		Weekly Income (please supply evidence eg. Payslips, Centrelink letter )	
Own Home	\$	Combined weekly income (after tax)	
Investment Properties	\$	You	\$
Savings	\$	Your Partner	\$
Vehicle(s)	\$	Your Dependants (if applicable)	\$
Make	Model	Income Support Payments	\$
Year of Manufacture		Other Income (detail below)	
House Contents	\$		\$
Shares/Investments	\$		\$
Other (provide details)	\$		\$
			\$
<b>Total Assets</b>	<b>\$</b>	<b>Total Weekly Income</b>	<b>\$</b>
<b>Total Liabilities (evidenced by bank/credit card statements no older than 60 days)</b>		<b>Total Living Expenses (weekly expenses for you, your partner and dependents)</b>	
Home Loan	\$	Rent/Board/Rates	\$
Investment Loan	\$	Minimum credit card and loan repayments	\$
Personal Loans	\$	Groceries	\$
Credit Card Balances	\$	Vehicle Costs (petrol/registration)	\$
Other debts (detail below)		Utilities (electricity/gas/phone/water)	
	\$	Insurance (house/health/car)	\$
	\$	Other (detail below)	
	\$		\$
			\$
			\$
<b>Total Liabilities</b>	<b>\$</b>	<b>Total Expenses</b>	<b>\$</b>
Please attach copies of any supporting evidence for figures noted above i.e. mortgage statement or rental agreement For more information, please refer to page two.			

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


## Section 4 Supporting documentation

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Your claim cannot be assessed until you provide a valid Q230 letter from Centrelink. This letter must not be more than 21 days old when we receive it. The statement of income must confirm that you have been receiving benefits continuously for at least 26 weeks.

I have enclosed a valid Q230 letter with this application that is no more than 21 days old

You should also enclose the following documents to support your application;:

- Proof of Identity (ref to section 6 of the application form)
- Proof of Income. (e.g. Pay Slips, Centrelink Income Statement). Copies cannot be more than three months old.
- Evidence of all outstanding debts and bills (e.g. copies of overdue bills, demand notices, letters of default. Please do not send originals). Copies cannot be more than three months old.
- Any other relevant documentation i.e statutory declaration from debtors that is no more than three months old
- A copy of your recent bank account statement(s) showing your BSB, account number and account name that is no more than three months old.

Without this evidence the Trustee may not be able to approve the early release requested. Please be reminded that the Trustees make the decision to approve or deny your request of benefits due to financial hardship and that their decision is final.

## Section 5 Withdrawal information

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Amount you wish to withdraw

\$

The total amount released cannot exceed \$10,000

If approved the financial hardship payment will be made into the account you specify below:

Account Name

BSB

Account Number

## Section 6 Verification of Identity

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Please select one of the two options below.

Option 1 - **I want to attach paper copies of certified ID.**

Please ensure that you provide photocopies of at least two of the following - Australian Passport, Australian Drivers' Licence, Medicare Card. Each page must be certified as a true copy.

If the documents you provide are not correctly certified or are unable to be read, you authorise us to validate your identity and perform an anti-money laundering and counter terrorism financing check using a third party id validation provider, including confirming your document is valid with the original document issuer.

Option 2 - **I want to use electronic verification.**

By providing the information below, you authorise us to validate your identity and perform an anti-money laundering and counter terrorism financing check using a third party id validation provider, including confirming your document is valid with the original document issuer.

You must provide **at least two** of the following (if you are unable to provide this information you will need to provide certified ID as per option 1).

**Australian Passport** Please complete the details exactly as they appear on your Passport

Passport number	<input type="text"/>	First Name	<input type="text"/>
Last Name	<input type="text"/>	Date of Birth	<input type="text"/>
Sex	<input type="text"/>		

**Medicare Card** Please complete the details exactly as they appear on your card

Card number	<input type="text"/>	Reference number	<input type="text"/>
First Name	<input type="text"/>	Last Name	<input type="text"/>
Date of Birth	<input type="text"/>	Card Expiry date	<input type="text"/>

**Australian Drivers Licence** Please complete the details exactly as they appear on your Licence

Licence number	<input type="text"/>	State of issue	<input type="text"/>
First Name	<input type="text"/>	Last Name	<input type="text"/>
Date of Birth	<input type="text"/>		



By completing this form I declare that:

- I am unable to meet my reasonable and immediate family living expenses and that I do not have any assets (apart from my home) which could (reasonably and realistically speaking) be used or sold to cover this gap; and
- The amount that I am requesting to be released is necessary to meet this reasonable and immediate family expense; and
- The information I have given on this form and any accompanying information is true and correct; and
- I consent to the collection and disclosure of my personal information for the purposes outlined on this form, and understand and accept the information may be shared with staff and providers of Grosvenor Pirie Super ; and
- I understand that the personal information that I have provided on this form will be used for the purpose of administering my account; and
- I have read and understood the important information at the front of this form and
- I have read and understand the information in the Grosvenor Pirie Super Product Disclosure Statements (PDS) and related documents and
- I acknowledge that the Trustee cannot provide me with financial advice about the consequences of paying out my benefit and that I should consult an appropriately qualified adviser for such advice and
- I understand that I can request appropriate information that I may reasonably require from the Fund for the purpose of understanding my benefit entitlement, including information about fees and charges that may apply; and
- By providing my email address, I consent and authorise Grosvenor Pirie Super to send communications or information in electronic format, including information required by law, to you via email or similar technologies. I understand there is a Privacy Policy available at the Grosvenor Pirie Super website [www.gpml.com.au](http://www.gpml.com.au)

x

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Signature

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Date

### Processing Checklist

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The trustee will not begin assessing your application until all of the following have been received:

- |  |  |
|--|--|
| <input type="checkbox"/> Form completed and signed | <input type="checkbox"/> Valid evidence of severe financial hardship |
| <input type="checkbox"/> Verification of ID        | <input type="checkbox"/> Valid Q230 letter                           |