

Financial Hardship Application

B06



right by your side

Please complete this form if you are eligible to access your super under severe financial hardship and you have held an active account with Brighter Super for at least 12 months.

Personal Details Brighter Super respects your privacy. All personal information collected is protected in line with Brighter Super's Privacy policy.

Member number	Account number	Given name/s		
Surname		Date of birth		/ /
Centrelink Customer Reference Number (CRN)				
Email		Phone number		
Residential address				
Suburb/town		State	Postcode	
Postal address (if different to above)		State	Postcode	Tax file number (TFN) ¹

¹ For more information on providing your TFN please read the Important information located on page 5.

1 Verifying your identity

If you want to withdraw part or all of your benefit, you will need to verify your identity by choosing **option A** or **B**:

Option A

Electronic verification

Please provide details of your driver licence or passport below:

I authorise Brighter Super to use information held by a credit reporting agency to assist in verifying my identity online. **I understand this is not a credit check and will not be stored on my credit file.** I confirm I have read the *Proof of Identity Requirements* information available on the Brighter Super website **brightersuper.com.au**.

Licence details

Licence number
State of issue
Card number ²

Passport details

Passport number (Australian passport only)
Family name at birth
Place of birth (as shown on your passport)

² All members are required to provide their card number when verifying their identity electronically using their driver licence details. For more information please read the **Proof of identity** information on page 5

OR

Option B

Certified Identification

Please read the **Proof of identity** information on page 5

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W brightersuper.com.au

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This document has been prepared and issued by LGIASuper Trustee (ABN 94 085 088 484 AFS Licence No. 230511) (Trustee) as trustee for LGIASuper (ABN 23 053 121 564) (Fund), trading as Brighter Super. Brighter Super may refer to the Trustee or LGIASuper as the context requires. Brighter Super products are issued by the Trustee on behalf of Brighter Super.

2 Withdrawal details

If you have met the eligibility criteria to withdraw funds under severe financial hardship you can make a lump sum withdrawal of up to \$10,000³ before tax in any 12 month period. Your withdrawal amount will be reduced by any tax payable. The tax rate will depend on your age, for more information please refer to the Australian Taxation Office.

If you are not currently receiving an eligible income support payment you will not be eligible to withdraw funds under financial hardship and your application will be declined.

If you are unsure if the payment you receive is an eligible Commonwealth income support payment, please contact the source of your payments to confirm before applying.

Eligibility

I am currently receiving eligible government income support payments; and

I have not reached my preservation age⁴ and I have received continuous payments for the last 26 weeks (6 months).

OR

I am not currently gainfully employed⁵, I have reached my preservation age⁴ plus 39 weeks and I have received payments for a cumulative period of 39 weeks since reaching preservation age⁴.

Please ensure you have provided your CRN under the Personal details section to enable us to confirm your eligibility electronically with Services Australia - Centrelink.

Withdrawal amount

Please select (✓) the appropriate option below:

I would like to withdraw the maximum amount of \$10,000 before tax.

I would like to withdraw the partial amount of \$, net (after-tax) gross (before-tax)

My balance is less than \$10,000 so I would like to withdraw the full account balance and close my Accumulation account. I understand closing my account will cancel any insurance cover on my account.

Bank account details

It is your responsibility to ensure your bank details are correct and that you are the holder of the account. Brighter Super will not be liable for any errors that occur based on the account details you provide. Payments cannot be made to third parties or non-Australian bank accounts.

If you are wanting to deposit the funds into a new bank account, you must complete section 1 and ensure you provide us with sufficient information to verify your identity. **You will also need to provide a copy of the portion of your bank statement that shows your full name and account details (your balance and transaction details are not required).**

BSB number	Account number	Account name
<input type="text"/>	<input type="text"/>	<input type="text"/>

I am nominating a new account and have attached the relevant portion of my bank statement to verify the new bank details.

³If you have reached your preservation age plus 39 weeks and are not gainfully employed you may be able to withdraw more than \$10,000.

⁴ If you are born after 30 June 1964 your preservation age is 60, if you are born before 1 July 1964 see the Preservation age information on page 5 to confirm your preservation age.

⁵ Gainfully employed means employed for gain or reward in any business, trade, profession, vocation, calling or occupation.

3 Financial details

To assist with the assessment of your application please provide information of your weekly income and expenses as well as any assets you may have in the table on the following page.

This information should cover any expenses incurred for yourself and anyone who relies on you for financial support.

You do not need to complete this section if you have reached your preservation age and have received payments for a cumulative period of 39 weeks since reaching preservation age.

Weekly Income (net)

You		Your partner (If applicable)	
Income support payments	\$	Income support payments	\$
Other benefit payments (e.g. family allowance or child support)	\$	Other benefit payments (e.g. family allowance or child support)	\$
Net salary (from casual, part-time or full-time work)	\$	Net salary (from casual, part-time or full-time work)	\$
Combined Income \$			

Weekly Expenses (including expenses for your family)

Home loan / Rent / Board	\$	Food and household items	\$
Credit card / Loan repayments	\$	Medical expenses	\$
Utilities (water, electricity, gas etc)	\$	Education	\$
Phone and Internet	\$	Transport (fuel, servicing, rego etc)	\$
Insurance (Content, Car etc)	\$	Other living expenses	\$
Total Expenses \$			

Assets

Property other than family home	\$	Home loan	\$
Vehicle(s) other than principal car	\$	Total credit card debt	\$
Savings	\$	Personal or car loan	\$
Other (furniture, shares etc)	\$	Other debts (e.g. after pay)	\$
Total Assets \$		Total Liabilities \$	

Liabilities

4 Member Declaration

By signing this declaration you agree to the following:

- I confirm I have provided sufficient information to enable Brighter Super to either verify my identity electronically or by original certified proof of identification.
- I declare that I am an Australian or New Zealand citizen, or a permanent resident of Australia.
- I declare that I have held an active account with Brighter Super for at least 12 months.
- I declare I am unable to meet my reasonable and immediate family living expenses and that I do not have net assets (apart from my home and main vehicle) which could (reasonable and realistically speaking) be used or sold to cover this gap.
- I declare that I have not made any other financial hardship claims with any other super funds in the last 12 months.
- I declare that I have been in receipt of an eligible government income support payment for the required period of time based on my age.
- I declare that the contents of this form are true and correct.
- I agree to the release of my personal information to Brighter Super as is needed to assess the application.
- I have read the '*Important information*' section over the page.

I authorise:

- Brighter Super to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details.
- The Australian Government's Services Australia (the department) to provide the results of that enquiry to Brighter Super.

I understand that:

- The department will disclose information to Brighter Super based on whether I have been in receipt of a qualifying income support payment for a specified period to confirm my eligibility for early release of superannuation on the grounds of financial hardship.
- The department will disclose to Brighter Super my personal information including my name, date of birth and payment status.
- This consent, once signed, remains valid while I am a customer of Brighter Super unless I withdraw it by contacting Brighter Super.

Please sign on the following page

- I can get proof of my circumstances/details from the department and provide it to Brighter Super so that my eligibility for early release of superannuation on the grounds of financial hardship can be determined.
- If I withdraw my consent or do not provide proof of my circumstances/details, I may not be eligible for the early release of superannuation provided by Brighter Super.

Member Signature

Date signed

/ /

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form. If you are signing this form on behalf of the member please complete the below section.

5 Power of Attorney Signature

Complete this section if you are signing this form on behalf of the member in your capacity as the member's attorney.

By signing this form you are declaring that:

- you are nominated as an attorney on the member's Power of Attorney document and are authorised to act on the member's behalf for financial matters; and
- to the best of your knowledge and belief your appointment under the Power of Attorney document has not been revoked or otherwise withdrawn.

If more than one attorney has been appointed all attorneys will need to print their name, sign and date the form unless authorised to act severally.

Attorney 1	Signature	Date signed / /
Attorney 2	Signature	Date signed / /
Attorney 3	Signature	Date signed / /
Attorney 4	Signature	Date signed / /

Please sign in blue or black pen - Brighter Super does not accept digital signatures on this form.

Please (✓) one of the options below:

- I have previously supplied a valid Power of Attorney document to Brighter Super.
- I have attached valid Power of Attorney documentation.
- Please read the **Power of Attorney documents** information on page 5.

Now you have completed this form and signed the declaration, please send it to us by:

Preferred Method

Website (Secure file upload)
brightersuper.com.au/contact-us

Alternative Options

Email (scanned copy)
benefits@brightersuper.com.au

Post Brighter Super
GPO Box 264
Brisbane Qld 4001



Important Information

1. Tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, Brighter Super 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. Brighter Super may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request to the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- Brighter Super will be able to accept all types of contributions to your account/s
- other than the tax that may ordinarily apply, the tax on contributions to your superannuation account/s will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

More information on Tax File Numbers for superannuation purposes can be obtained from the ATO on 13 10 20.

2. Proof of identification requirements

Australian Government legislation requires you to provide us with proof of identification before we can process a withdrawal.

To prove your identity, you can provide us with sufficient information to verify your identity electronically or send us an original certified copy of your current driver licence or passport.

From November 2022 all members will be required to supply their driver licence **card number** in addition to their licence number if they wish to have their identity verified electronically.

Your card number is a unique identifier which is updated each time a driver licence is re-issued. Including the card number when verifying your identity ensures that the document being presented is the most recently issued document and this will minimise the risk of identity theft using a stolen or lost driver licence.

The position of the card number is different for each State and Territory although it is commonly located on the back of your licence.

Read the *Proof of Identity Requirements* information at brightersuper.com.au for more information.

3. Eligible Income Support payments

If you choose to provide an approval letter from Services Australia - Centrelink, confirming you have met the income support requirements (Q230 letter or Q251 letter), the letter must have been issued within the 21 days immediately prior to your withdrawal being processed.

4. Tax on cash payments

Withdrawals are taken proportionally from your tax-free and taxable components. If you are aged between your preservation age and 59, your benefit tax depends on the amounts of your previous withdrawals. From age 60, no tax applies on your withdrawals.

5. Power of Attorney documents

For a Power of Attorney (PoA) to be accepted, we require the forms to be posted through to us at GPO Box 264, Brisbane QLD 4001. Please ensure your documents have been certified on each page, and you have included certified ID for the attorney(s) nominated in the PoA, see our *Proof of Identity Requirements* information at brightersuper.com.au for more information for more details.

6. Privacy and personal information

Brighter Super respects your privacy. All personal information collected on this form is protected in line with *Brighter Super's Privacy Policy*. To find out more about how we collect and manage your personal information, please refer to our *Privacy Policy* available from our website brightersuper.com.au.

7. Preservation age

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60