

Westpac Group Plan

Claiming early release of super

**Terminal medical condition
(Defined Benefit Members)**

Important information – read this page before completing this application for early release of super.

What do I need to know?

Q. What is a terminal medical condition?

A. It's where two registered medical practitioners certify you have an illness or injury that is likely to result in death within 24 months of the date of certification (one of the registered medical practitioners must be a treating specialist practising in an area related to your illness or injury). Also, the certification cannot be more than 24 months old when you lodge your application for early release.

Q. Which part of my super can be released to me?

A. If you're a Defined Benefit member – you can apply for early release of your SuperSave account only. Because of the way your super is calculated, the defined benefit component of your super can't be released to you until you leave Westpac.

Q. Does this affect my insurance?

A. If you're a Westpac employee you will have death and total and permanent disablement insurance cover in Westpac Group Plan – Defined Benefit. Applying for early release of your super account does not affect this cover. You may also wish to consider applying for total and permanent disablement benefit.

If you withdraw your entire superannuation benefit you will lose any insurance you currently have. If you want your insurance to continue you will need to leave sufficient balance in your account to fund future premiums. This information is intended as a guide only and does not constitute advice. Before making a withdrawal you should speak to your financial adviser about the impacts this could have on your insurance entitlements.

How do I apply for early release?

Step 1

Complete the attached **Application for early release** form.

Step 2

Ask two doctors to complete the attached Medical certifications.

Your doctor must be a registered medical practitioner (e.g. GP and specialist). One medical certificate must be completed by your treating specialist (e.g. Oncologist etc)

If your doctor charges a fee for completing this form, you'll need to pay this fee.

Step 3

Send all three completed forms to:

Westpac Group Plan – Locked Bag A4055, Sydney South NSW 1235

We can't assess your application until all the forms are received.

More Information

Please contact the Westpac Group Plan – Defined Benefit Helpline on **1800 227 262**.

1. Personal details

Given name(s)

Family name

Other names the client is known by

Date of birth (dd/mm/yyyy)

Member number

Postal address

State

Postcode

Country, if not Australia

Home phone

Work phone

Mobile phone

Email address

Occupation

Employment Type (*only if primary customer*)

Full time

Unemployed

Casual

Self employed

Dependent contractor

Retired

Temporary

Independent contractor

Social security recipient

Student

Part time

Other (home duties/work compensation/etc.)

continued over

Foreign tax information

Are you a resident of a country other than Australia for tax purposes?

- Yes (complete section 2)
 No (proceed to section 3)

Country/ies outside of Australia in which the individual is a resident for tax purposes and country's associated Tax Identification Number (TIN)*

* A TIN is an identifying number or equivalent used for tax purposes. If a 'TIN' is not available, please specify the reason against the appropriate country.

Note: If the individual has more than 3 countries in which it is a tax resident, please provide the details on a separate paper.

Country 1

Foreign TIN 1

Reason (if TIN not applicable)

- Foreign TIN not issued by this country
 Foreign TIN pending issue by the country's tax authority

Country 2

Foreign TIN 2

Reason (if TIN not applicable)

- Foreign TIN not issued by this country
 Foreign TIN pending issue by the country's tax authority

Country 3

Foreign TIN 3

Reason (if TIN not applicable)

- Foreign TIN not issued by this country
 Foreign TIN pending issue by the country's tax authority

Source of funds

This refers to where your funds came from in regard to deposits into the account. For example, if your superannuation contribution is made by your employer you would select salary/wages. Please note you may have multiple sources of funds. Please indicate all sources of funds below.

- | | | |
|---|---|--|
| <input type="checkbox"/> Salary/wages | <input type="checkbox"/> Gift/Donation | <input type="checkbox"/> Government benefits |
| <input type="checkbox"/> Investment income/earnings | <input type="checkbox"/> Windfall | <input type="checkbox"/> Redundancy |
| <input type="checkbox"/> Bonus | <input type="checkbox"/> Business income/earnings | <input type="checkbox"/> Inheritance |
| <input type="checkbox"/> Sale of assets | <input type="checkbox"/> Superannuation/pension | <input type="checkbox"/> Additional sources (please specify) |
| <input type="checkbox"/> Business profits | <input type="checkbox"/> Commission | <input type="text"/> |
| <input type="checkbox"/> Loan | <input type="checkbox"/> Liquidation of assets | |
| <input type="checkbox"/> Insurance payment | <input type="checkbox"/> Rental income | |
| <input type="checkbox"/> Tax refund | <input type="checkbox"/> Compensation payment | |

Source of wealth

This refers to where or how you have built your net worth. For example, if your assets have gained through savings from your salary you would select 'employment income/earnings'. Please note that you may have multiple sources of wealth. Please indicate all sources of wealth below.

<input type="checkbox"/> Employment income/earnings	<input type="checkbox"/> Business income/earnings	<input type="checkbox"/> Additional sources (please specify) <div style="border: 1px solid black; height: 70px; width: 100%;"></div>
<input type="checkbox"/> Investment income/earnings	<input type="checkbox"/> Superannuation/Pension	
<input type="checkbox"/> Sale of assets	<input type="checkbox"/> Liquidation of assets	
<input type="checkbox"/> Owns real estate/property	<input type="checkbox"/> Business profits	
<input type="checkbox"/> Rental income	<input type="checkbox"/> Redundancy	
<input type="checkbox"/> Insurance payment	<input type="checkbox"/> Compensation payment	
<input type="checkbox"/> Gift/Donation	<input type="checkbox"/> Government benefits	
<input type="checkbox"/> Inheritance	<input type="checkbox"/> Windfall	

2. Payment instructions – defined benefit plan members

Because of the way your super is calculated in the Defined Benefit Plan, we can only release the money in your SuperSave account while you are a Westpac employee. The other part of your super (the defined benefit component) cannot be released until you leave the Westpac Group.

I would like to take:

\$

of my **SuperSave account** in cash.
(to take your whole account, write ALL in the boxes)

Important note: If you take only part of your SuperSave account now, and apply for a further release of monies at a later date, your medical certifications must be no more than 24 months old at that time. If they are, you'll need to provide two new medical certifications from your doctors before any more super can be released to you.

3. Bank account details

Please pay my super to this bank account:

Account name

BSB number

Account number

To protect the security of your super, please attach a copy of your bank statement for this account, showing your name and account number. If you don't, a cheque will be sent to you instead.

4. Attach proof of identity

We are required by law to obtain your proof of identity to ensure the benefit we are paying belongs to you. You'll need to provide certified copies of the documents below.

1. Primary Photographic Identification Document

(provide one of the following)

- Australian driver's licence/learner's permit
- Australian passport (a passport that has expired within the preceding 2 years is acceptable)
- Australian proof of age card issued by a State or Territory
- Foreign passport or travel document issued by a foreign government, the United Nations or an agency of the United Nations (must not be cancelled, defaced or mutilated) which contains either a signature OR a unique identifier of the person*
- Foreign driver's licence/permit that contains a photograph of the person in whose name it was issued and the individual's date of birth*
- National identity card issued by a foreign government, the United Nations or an agency of the United Nations which contains either a signature OR a unique identifier of the person*

OR

2. Primary Non-Photographic Identification Document AND ONE Secondary Identification Document *(required if you do not own a Primary Photographic Identification Document)*

Select ONE Primary Non-Photographic Document from this section

- Australian birth certificate (or extract)
- Australian citizenship certificate
- Pension card issued by Department of Human Services
- Health card issued by Department of Human Services
- Foreign birth certificate issued by a foreign government, the United Nations or an agency of the United Nations*
- Citizenship certificate issued by a foreign government*

AND ONE Secondary Identification Document from this section

- A notice issued by the Commonwealth or a State/Territory within the last 12 months that includes the individual's name and residential address and records the provision of financial benefits (e.g. Centrelink notice)
- A notice issued by the Australian Taxation Office (ATO) within the last 12 months that includes the individual's name and residential address and records a debt payable by or to the individual (e.g. tax assessment)
- Utilities notice issued by a local government or utilities provider within the last 3 months and includes the customer's name and residential address and records the provision of a service to that address or name
- Foreign driver's licence which does not contain a photograph*
- Department of Veterans' Affairs pension concession card (Australian)
- A current tenancy/lease agreement (must not be cancelled or expired)
- Medicare card
- Australian Marriage certificate issued by State/Territory
- Registry of Births, Deaths and Marriages

- Identification card issued to a student at an Australian higher education institution (TAFE or University) which contains a photograph and signature
- A current card issued under a Commonwealth, State, or Territory law for the purpose of identification, for a government service, or as a licence

* Documents that are written in a language that is not English must be accompanied by an English translation prepared by a National Accreditation Authority for Translators and Interpreters (NAATI) translator.

Eligible Document Certifiers within Australia

- A person who, under a law in force in a State or Territory, is currently licensed or registered to practise in one of the following occupations:
 - Chiropractor
 - Dentist
 - Legal practitioner
 - Medical practitioner
 - Nurse
 - Optometrist
 - Patent attorney
 - Pharmacist
 - Physiotherapist
 - Psychologist
 - Trademarks attorney
 - Veterinary surgeon
- A person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described)
- Agent of the Australian Postal Corporation who is in charge of an office 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 with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Employee of the Australian Trade and Investment Commission who is:
 - in a country or place outside of Australia; and
 - authorised under paragraph 3(d) of the Consular Fees Act 1955; and
 - exercising his or her function at that place

continued over

4. Attach proof of identity

- Employee of the Commonwealth who is:
 - in a country or place outside Australia; and
 - authorised under paragraph 3(c) of the Consular Fees Act 1955; and
 - exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with 2 or more years of continuous service
- Holder of a statutory office not specified elsewhere in this table
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- 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 2 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 Institute of Public Accountants
- Member of:
 - the Parliament of the Commonwealth; or
 - the Parliament of a State; or
 - a Territory legislature; or
 - a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961
- Notary public
- Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority; or
 - a local government authority with 2 or more years of continuous service and is a person not already specified elsewhere in this table
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - the Commonwealth or a Commonwealth authority; or
 - a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy
- An officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more years of continuous service with one or more licensees
- An officer with, or a credit representative of, a holder of an Australian credit licence, having 2 or more years of continuous service with one or more licensees

The person certifying must use these words:

I certify this to be a true copy of the original document sighted by me today on (insert date).

Insert signature, print full name, print capacity in which they are signing, print address and print date.

5. Checklist

To protect the security of your super, your payment request **cannot** be processed unless all the necessary requirements below have been completed.

Check you have:

- Completed all sections on this form
- Attached proof of identity – see section 3
- Attached a copy of a bank statement for the account you have nominated (showing account name and number)
- Attached two completed Medical Certificates

6. Signature

I declare I have a terminal medical condition and would like to have my super released to me on these grounds.

Signature

Date

 / /

Print name

Return this form by:



Mail

Westpac Group Plan
Locked Bag A4055, Sydney South NSW 1235

Do not fax. Only originals will be accepted.

Medical Certification

Application for early release of super

Due to a terminal medical condition
(Defined Benefit Members)

This form must be completed by a registered medical practitioner.

This form is required to support an application for early release of super on grounds of a terminal medical condition.

1. Patient's details

Given name(s)

Family name

Date of birth (dd/mm/yyyy)

2. In what professional capacity are you acquainted with the patient (e.g. GP, oncologist, etc)?

3. What is the patient's illness or injury?

4. Is the illness/injury likely to result in death within 24 months of the date of this certificate?

Yes No

5. Doctor's details

Title

Surname

First name

Address

State

Postcode

Contact phone

Fax number

Signature

Date

Return this form:



Westpac Group Plan – Defined Benefit cannot start assessing the member's application for early release of their super until this form is received.

Please return this form directly to the member.