



Severe Financial Hardship Claim Form

This form is to be completed if you wish to obtain an early release of your preserved benefits on the basis of severe financial hardship.

An early release is available if we are satisfied that you:

- are receiving Commonwealth income support payments
- have received those payments for a continuous period as specified by regulations, and
- are unable to meet reasonable and immediate family living expenses listed in section 7 of this form.

If you are not eligible to claim under severe financial hardship, you may be able to access your preserved benefits on compassionate grounds. Please contact the Australian Taxation Office (ATO) on 13 28 65 if you want to apply under compassionate grounds.

How to complete this form

Fill out this form in capital letters using a black or blue pen.

Certified proof of your identity is required.

Please read the **Important Notes** at the end of this form.

This form and supporting documents may be mailed or scanned and emailed to TAL. Please see page 8 for details.

For further information, please contact a TAL Customer Service Consultant on 1300 209 088.

1. INFORMATION FROM CENTRELINK

In order for TAL to confirm your receipt of Commonwealth income support payments, you need to provide **A** or **B** below:

A. Your Centrelink Customer Reference Number (CRN):

This consent will be used for the sole purpose of the Australian Government Department of Human Services (the department) to provide information to TAL Life Limited (TAL) to assess your eligibility for an early release of your preserved benefits with TAL due to severe financial hardship:

I, , authorise:

- TAL to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Customer details.
- the department to provide the results of that enquiry to TAL.

I understand that:

- the department will disclose information to TAL based on whether I have been in receipt of a qualifying Centrelink payment for a specified period to confirm my eligibility for early release of preserved benefits on the grounds of financial hardship.
- the department will disclose to TAL my personal information including my name, date of birth and payment status.
- this consent, once signed, remains valid while I am a customer of TAL unless I withdraw it by contacting TAL or the department.
- I can get proof of my circumstances/details from the department and provide it to TAL so that my eligibility for early release of preserved benefits of the grounds of financial hardship can be determined.
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the early release of preserved benefits on the grounds of severe financial hardship claim provided by TAL.

Signature

Date

DD / MM / YYYY

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

1. INFORMATION FROM CENTRELINK (continued)

B. If you do not wish to provide your CRN, please provide an original Q230 or Q251 letter issued by Centrelink which states the duration and type of income support payment you have been receiving. TAL accepts the Q230 or Q251 letter as evidence of Commonwealth Income Support payments.

- Have you attached the original copy of the Q230 or Q251 Centrelink letter (which is not more than 21 days old)?

No Yes

- Have you had preserved benefits released to you from this policy on the basis of severe financial hardship in the last 12 months?

No Yes

Please note: If you do not provide confirmation from Centrelink regarding your receipt of Commonwealth Income Support payments, TAL will be unable to proceed with your claim.

2. PERSONAL DETAILS

Policy number

Title Mr Mrs Miss Ms Other

Given name(s)

Last name

Date of birth

Are you an Australian or New Zealand citizen or permanent resident? Yes No

Business hours

Contact phone no.

A contact number must be provided, otherwise your early release may be delayed.

Tax File Number*

* You are not obliged to disclose your Tax File Number, but there may be tax consequences.

Please refer to **What happens if I do not quote my Tax File Number?** in the **Important Notes** section of this form.

Current address

Suburb State Postcode

Previous address

Suburb State Postcode

3. PROOF OF IDENTITY

We require you to provide the below information and documentation regarding your identity prior to your early release request being processed. Please refer to the Important Notes section of this form for further details about the documents that can be provided and the certification requirements. Note that TAL will not accept documents that have been self-certified or certified by a family member.

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 (e.g. telephone, electricity or gas), Bank or Credit Card statement. Note that these documents must be 12 months old or less.

If Passport or Driver's Licence are not available, please supply 1 document from **List A** and 1 document from **List B**.

5. GENERAL INFORMATION

List your financial dependants (e.g. your partner and any children) and their ages:

RELATIONSHIP TO YOU	AGE
<input type="text"/>	<input type="text"/>

Have you or your partner received or are you entitled to receive a redundancy package, or a worker's compensation lump sum payment?

No Yes → Show the amount received (or the amount you or your spouse expect to receive) and the date it was received (or is expected to be received).

Value \$ Date

6. INCOME

Please list below your current total net fortnightly income (a Centrelink Income Statement is required to confirm the amounts below):

	COMMONWEALTH INCOME SUPPORT PAYMENTS	OTHER BENEFITS (e.g. family allowance, child support payments)	OTHER INCOME
Self	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Partner	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Dependants	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

7. FAMILY LIVING EXPENSES

Please list below your family living expenses. A reasonable family living expense is a cost of living or unavoidable expense listed in subsections 7A or 7B respectively.

7A. COST OF LIVING

ITEM	ESTIMATED AMOUNT PER MONTH (ONGOING EXPENSES)	OUTSTANDING AMOUNTS WHICH ARE IMMEDIATELY DUE AND PAYABLE. YOU MUST PROVIDE EVIDENCE FOR ANY AMOUNTS LISTED IN THIS COLUMN*
Food	\$ <input type="text"/>	\$ <input type="text"/>
Rent or mortgage payments	\$ <input type="text"/>	\$ <input type="text"/>
Regular medical costs	\$ <input type="text"/>	\$ <input type="text"/>
Rates, water and sewerage costs	\$ <input type="text"/>	\$ <input type="text"/>
Gas, electricity and telephone costs	\$ <input type="text"/>	\$ <input type="text"/>
Petrol for your vehicle	\$ <input type="text"/>	\$ <input type="text"/>
Public transport costs	\$ <input type="text"/>	\$ <input type="text"/>
Other costs you believe TAL should accept as reasonable costs of living#	\$ <input type="text"/>	\$ <input type="text"/>

7. FAMILY LIVING EXPENSES (continued)

7B. UNAVOIDABLE EXPENSES

ITEM	ESTIMATED AMOUNT PER MONTH (ONGOING EXPENSES)	OUTSTANDING AMOUNTS WHICH ARE IMMEDIATELY DUE AND PAYABLE. YOU MUST PROVIDE EVIDENCE FOR ANY AMOUNTS LISTED IN THIS COLUMN*
Repairs to, or replacement of, essential white goods in your home	\$ <input type="text"/>	\$ <input type="text"/>
Essential repairs to your car or home	\$ <input type="text"/>	\$ <input type="text"/>
Essential medical costs	\$ <input type="text"/>	\$ <input type="text"/>
School costs	\$ <input type="text"/>	\$ <input type="text"/>
Motor vehicle registration	\$ <input type="text"/>	\$ <input type="text"/>
Premiums for motor vehicle or home insurance	\$ <input type="text"/>	\$ <input type="text"/>
Replacing essential household goods that have been stolen or lost through natural disaster, where the loss is not covered by your home and contents insurance	\$ <input type="text"/>	\$ <input type="text"/>
Other reasonable expenses you believe TAL should accept as unavoidable [#]	\$ <input type="text"/>	\$ <input type="text"/>

* Please provide copies of bills/invoices as evidence of your outstanding debts – these must be less than three months old.

[#] TAL will accept other costs or expenses (as appropriate) as family living expenses when those costs or expenses are reasonably necessary to keep your family in a condition of health and wellbeing that maintains its capacity to enjoy life's activities, including the capacity to earn money.

8. DETAILS OF YOUR PERSONAL ASSETS TO WHICH YOU OR YOUR PARTNER CURRENTLY HAVE ACCESS

Do you or your partner have any other financial assets with any other funds/institutions?

No Yes → Please answer the following questions.

a) What is the total amount which you or your partner are able to access?

Bank Account

\$

Shares (include current value)

\$

Other liquid assets/investments

\$

b) Have you cashed/sold any of these assets?

No Yes → How much have you received?

\$

9. PAYMENT INSTRUCTIONS

How much of your preserved benefits do you need to relieve your severe financial hardship?

\$ **gross** or **net**

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

Note: the Government only allows a single lump sum payment of a maximum of \$10,000 (of available funds in your account) in any 12 month period if you are under your preservation age and 39 weeks. There are no restrictions on the amount you can claim out of the available funds in your account if you are over your preservation age and 39 weeks. Please refer to **Preservation age** in the **Important Notes** section of this form.

Please select your preferred payment option below.

Please mail a cheque to my current address provided in section 2.

Please pay to the bank account nominated below. Note: we will not make payment to a third party account.

9. PAYMENT INSTRUCTIONS (continued)

BSB	<input type="text"/>
Account number	<input type="text"/>
Account name	<input type="text"/>
Your name	<input type="text"/>
	(print in BLOCK LETTERS)
Your Signature	<input type="text" value="X"/>
Date	<input type="text" value="DD / MM / YYYY"/>

10. DECLARATION

By signing this claim form, I am making the following statements:

- I declare that I have fully read this form including the **Important Notes** section and the information provided by me is true and correct
- I declare that I am an Australian or a New Zealand citizen or permanent resident
- I declare that I am aware of the consequences this claim might have on my total benefits
- I declare that I am unable to meet my reasonable and immediate family living expenses and that I do not have any liquid assets which could (reasonably and realistically) be used or sold to cover this gap
- if I am over the preservation and 39 weeks, I declare I am not gainfully employed on a full or part-time basis on the date of my application to TAL (if applicable)
- I also declare that the amount I am requesting to be released is necessary to meet the reasonable and immediate family living expenses listed in section 7; and
- I request and authorise TAL to release the amount I have requested on the grounds of severe financial hardship.

Your name	<input type="text"/>
	(print in BLOCK LETTERS)
Your Signature	<input type="text" value="X"/>
Date	<input type="text" value="DD / MM / YYYY"/>

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

11. PRIVACY

The way in which TAL collects, uses and discloses your personal and sensitive information is described in the TAL Privacy Policy available at www.tal.com.au/Privacy-Policy or on request. If you have any questions regarding your privacy please contact our Privacy Officer. TAL may collect, use or disclose your personal and sensitive information to assess, verify and process an insurance policy or claim. Your information may be collected from or disclosed to other entities in accordance with our Privacy Policy under current privacy legislation and these may include superannuation trustees, their administrators, employers, medical practitioners, health professionals, reinsurers, accountants, lawyers and Government departments where relevant.

12. IMPORTANT NOTES

There are extremely limited circumstances allowing TAL to release preserved benefits on severe financial hardship grounds and these are set out in brief below. Note that this information is accurate as at May 2018 and the financial limits and timeframes may change from time to time.

In order to be eligible for an early release of a preserved benefit on the grounds of severe financial hardship you must qualify under one of the following two criteria:

1. A person under preservation age can claim up to \$10,000 (gross of any tax or charges) in any 12 month period, provided TAL is satisfied (based on written evidence) that:
 - the person has received Commonwealth income support payments for a continuous period of 26 weeks; and
 - the person was in receipt of payments of that kind on the date of the written evidence; and
 - the person is unable to meet reasonable and immediate family living expenses.OR
2. A person over preservation age and 39 weeks may be eligible to claim an unlimited amount, provided TAL is satisfied (based on written evidence) that:
 - the person has received Commonwealth income support payments for a cumulative period of 39 weeks after reaching preservation age; and
 - the person was not gainfully employed for more than 10 hours per week on the date of the application being made; and
 - the person is unable to meet reasonable and immediate family living expenses.

12. IMPORTANT NOTES (continued)

Please note Commonwealth income support includes:

- Income support supplement
- Social Security Benefit (other than study assistance)
- Service Pension
- Social Security Pension.

The Government department paying the benefit (e.g. Centrelink or Department of Veterans' Affairs) must provide a certificate or letter confirming that Commonwealth income support payments have been paid for the required period. If the applicant is under preservation age, this certificate or letter must not be more than 21 days old.

Please note that the satisfaction of these requirements does not automatically qualify you for the release of preserved benefits. TAL, who reserves the right to decline any application, individually assesses each application.

The Australian Taxation Office (ATO) considers a limited number of preserved benefit releases on compassionate grounds. If you believe that you may qualify for the release of your benefits under compassionate grounds contact the ATO for more information. TAL will consider releasing your preserved benefits on compassionate grounds if you submit the written approval from the ATO. Please ensure that you quote your policy number on your application.

Using this form

You may use this form to obtain an early release of your preserved benefits. You should contact TAL's Customer Service Centre on 1300 209 088 to obtain up to date benefit information before withdrawing your benefits. Our Customer Service Consultants are also able to answer any other questions you may have about your policy. We recommend that you keep a copy of this form with your taxation records for at least 5 years.

What happens if I do not quote my 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 cash benefit may be taxed at the highest marginal rate plus Medicare levy.

Choosing to quote your TFN may also make it easier to keep track of your superannuation in the future.

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 superannuation provider.

Partial withdrawal components

When you receive a partial release of your preserved benefits, your payment will include both tax free and taxable components with the relevant portions of each reflecting the proportions such components make up of the total value of your benefits. You are not able to elect the components from which the withdrawal is processed.

Centrelink Customer Reference Number (CRN) and Customer Confirmation eService (CCeS)

To confirm whether you have been paid an eligible Commonwealth income support payment, TAL uses the CCeS. CCeS is an electronic system that enables us to have your Centrelink details confirmed. When accessing your details on CCeS, TAL is bound by the legislative requirements of confidentiality, including the *Privacy Act 1988*.

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 applicant, 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 Policyowner	Guardianship papers or Power of Attorney.

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:

1. Chiropractor
2. Dentist
3. Legal practitioner
4. Medial practitioner
5. Nurse
6. Optometrist
7. Patent attorney
8. Pharmacist
9. Physiotherapist
10. Psychologist
11. Trade marks attorney
12. Veterinary surgeon
13. Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
14. Australian Consular Office of Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1995*)
15. Bailiff
16. Bank officer with 5 or more continuous years of service
17. Building society officer with 5 or more continuous years of service
18. Chief executive officer of a Commonwealth court
19. Clerk of a court
20. Commissioner for Affidavits
21. Commissioner for Declarations
22. Credit union officer with 5 or more continuous years of service
23. Employee of the Australian Trade and Investment Commission who is:
 - a) in a country or place outside Australia, and
 - b) authorised under paragraph 3(d) of the *Consular Fees Act 1995*, and
 - c) exercising his or her function in that place
24. Employee of the Commonwealth who is:
 - a) in a country or place outside Australia, and
 - b) authorised under paragraph 3(d) of the *Consular Fees Act 1995*, and
 - c) exercising his or her function in that place
25. Fellow of the National Tax Accountants' Association
26. Finance company officer with 5 or more continuous years of service
27. Holder of a statutory office not included in this list
28. Judge of a court
29. Justice of the Peace
30. Magistrate
31. Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
32. Master of a court
33. Member of Chartered Secretaries Australia
34. Member of Engineers Australia, other than at the grade of student
35. Member of the Australian Defence Force who is:
 - a) an officer, or
 - b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 5 or more years of continuous service, or
 - c) a warrant officer within the meaning of that Act
36. Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the Institute of Public Accountants
37. Member of:
 - a) the Parliament of the Commonwealth, or
 - b) the Parliament of a State, or
 - c) Territory legislature, or
 - d) a local government authority of a State or Territory
38. Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
39. Notary public

12. IMPORTANT NOTES (continued)

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
41. Permanent employee of:
 - a) the Commonwealth or a Commonwealth authority, or
 - b) a State or Territory or a State or Territory authority, or
 - c) a local government authoritywith 5 or more years of continuous service who is not included in this list
42. Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
43. Police officer
44. Registrar, or Deputy Registrar, of a court
45. Senior Executive Service employee of:
 - a) the Commonwealth or a Commonwealth authority, or
 - b) a State or Territory or a State or Territory authority
46. Sheriff
47. Sheriff's officer
48. Teacher employed on a full-time basis at a school or tertiary education institution
49. Member of the Australasian Institute of Mining and Metallurgy

SUBMITTING THIS FORM

Please keep a copy of this form for your records and return your completed form and all supporting paperwork to:
TAL Life Limited
GPO Box 5380
Sydney NSW 2001

CONTACTING TAL

If you have any questions please contact our friendly staff on the details below.

-  customerservice@tal.com.au
-  1300 209 088
Monday to Friday 8.00am - 7.00pm (AEST/AEDT)
-  tal.com.au