

## HOW TO MAKE AN APPLICATION FOR PAYMENT: FINANCIAL HARDSHIP AND COMPASSIONATE GROUNDS

This fact sheet provides you with information about:

- whether or not you are eligible to apply for an early release of your super on the grounds of financial hardship or compassionate grounds;
- how to apply for an early release of your super on financial hardship or compassionate grounds;
- the required information to provide to Active Super; and
- where to send your application.

### FINANCIAL HARDSHIP

#### Am I eligible to apply for financial hardship?

For your funds to be released on the grounds of financial hardship, you must satisfy the requirements detailed in either (a) or (b) below:

a) You are:

- currently receiving Commonwealth income support payments and can provide a letter from the Department of Human Services (Centrelink) stating that you have been in receipt of these income support payments for a continuous period of at least 26 weeks; and
- Active Super must be satisfied that you are unable to meet reasonable and immediate living expenses and that you have not received a previous benefit payment on financial hardship grounds in the last 12 months.

b) You have reached your preservation age plus 39 weeks and:

- you can provide a letter from the Department of Human Services (Centrelink) stating that you have been in receipt of an eligible Commonwealth income support payment for a continuous period of at least 39 weeks; and
- at the time of applying for payment of your benefit you are not gainfully employed on a full-time or part-time basis.

Your preservation age depends upon your date of birth, as shown in the table below:

DATE OF BIRTH	PRESERVATION AGE
Before 1 July 1960	55 years
1 July 1960 – 30 June 1961	56 years
1 July 1961 – 30 June 1962	57 years
1 July 1962 – 30 June 1963	58 years
1 July 1963 – 30 June 1964	59 years
After 30 June 1964	60 years

If you satisfy all of the relevant requirements listed in 'a' on the previous page, you can apply for a lump sum payment, between \$1,000 and \$10,000 (before tax is deducted).

If you have reached your preservation age plus 39 weeks and you satisfy all of the other requirements listed in 'b' on the previous page, you can apply for payment of up to your total account balance.

### What information is required by Active Super for a financial hardship claim?

So that we can process your application as quickly as possible, please ensure that you provide all of the following information to Active Super:

#### **a. Complete Application for payment: Financial hardship form**

- You can obtain this form by calling Member Services on 1300 547 873.
- Please ensure that all sections of the form are completed and that the form is signed and dated.
- If Active Super does not already hold your Tax File Number (TFN), please provide it in the relevant section of the form.
- The form also requires you to list your current income, expenses and debts as evidence that you are unable to meet reasonable and immediate living expenses.
- If you have income over and above Department of Human Services (Centrelink) income support payments, please provide supporting evidence, such as payslips or bank statements. If you are married or in a de facto relationship, you are required to include information and supporting evidence for your spouse's income.
- You need to provide evidence that is no more than six months old for any reasonable and immediate expenses that you have included in your application form, such as statements, invoices or bills.
- The following costs are not considered to be reasonable living expenses:

- alcohol
- tobacco
- gambling debts
- pay TV and other entertainment
- credit card debts (although regular credit card repayments are considered an expense. Information about any repayments is requested in the form).
- If you are including references to any debts, you must provide supporting documents as evidence of the debt.
- Any item listed that is not accompanied by supporting evidence cannot be considered as part of your application.

**b. Proof of identity**

- We require your proof of identity. Please refer to the enclosed '[Proof of identity](#)' fact sheet for more information.

**c. Department of Human Services (Centrelink) letter**

- To satisfy all of the relevant requirements listed in 'a', you need to provide Active Super with a Centrelink Q230 letter. This letter confirms that you have been in receipt of Centrelink income support payments for the required period.
- If you have reached your preservation age plus 39 weeks, you are required to provide a Centrelink Q251 letter as confirmation of your income support payments.
- For a Q230 letter to be valid, it must not be more than 21 days old and must be either the original copy or a certified copy of the original. The enclosed 'Proof of identity' fact sheet contains further information about obtaining certified copies of documents.

**d. Completed Statutory declaration: Financial hardship form**

- You can obtain this form by calling Member Services on 1300 547 873.
- Please ensure that you complete the enclosed statutory declaration and that it has been witnessed by a person authorised to witness statutory declarations. A list of authorised witnesses is provided within the enclosed statutory declaration.
- Please note that any personal debts must be supported by a statutory declaration which has been provided by the lender.

**Where do I send my application?**

Please send your completed application forms and supporting documents to:

Active Super  
 PO Box N835  
 Grosvenor Place NSW 1220

## COMPASSIONATE GROUNDS

### Am I eligible to apply for compassionate grounds?

You can apply to the Australian Taxation Office (ATO) for an early release of your super on compassionate grounds if you believe that any of the following compassionate grounds are applicable to you. You are unable to:

- pay for medical treatment for yourself or a dependant, or pay for transport to the treatment; or
- prevent your home from being sold by the lender that holds the mortgage; or
- modify your home or vehicle to accommodate your own needs or the needs of a dependant for a severe disability; or
- pay for palliative care for yourself or a dependant with a terminal medical condition; or
- pay for expenses associated with a dependant's death, funeral or burial.

Your application must include supporting documents as required by the ATO.

### How do I apply for compassionate grounds?

#### a. Get approval from the ATO

If you are eligible for the early release of superannuation on compassionate grounds, you will need to first get approval from the ATO by applying at [ato.gov.au](https://ato.gov.au) or calling 13 10 20 to request a paper application form.

The ATO will request your current superannuation account balance. You can obtain this by logging into Member Online at [activesuper.com.au](https://activesuper.com.au) or by calling us on 1300 547 873.

If more than one specified compassionate ground applies to you, you will need to complete a separate application for each ground with the ATO. If you are applying to meet expenses for a dependant, you must provide evidence of dependency.

Information on the complete application process and requirements are available on the [ATO website](#).

#### b. Apply to Active Super

After you have received approval from the ATO, please provide Active Super with:

- a certified copy of the ATO approval letter
- a completed *Application for payment: Compassionate grounds* form available by calling Member Services on 1300 547 873
- a certified copy of your proof of identity. Please refer to the [Proof of identity](#) fact sheet for more information.

### Where do I send my application?

Please send your completed application forms and supporting documents to:

Active Super  
PO Box N835  
Grosvenor Place NSW 1220

If you have any questions, please visit [activesuper.com.au](https://activesuper.com.au) or call us on 1300 547 873 between 8.30am and 5pm, Monday to Friday

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