

Severe financial hardship

Use this form to make an application for early release of your superannuation benefit on severe financial hardship grounds.

If you have any questions, please call us on **1300 880 588** or email **contactaon@pillar.com.au**. For more information go to our website **erf.aon.com.au**.

YOUR DETAILS

Member number

Title

Given names

Surname

Date of birth

Sex (M or F)

Telephone

Mobile

Email

Residential address

Suburb

State

Postcode

YOUR FINANCIAL INFORMATION

The following information will be used solely by the trustee for determining whether you are experiencing severe financial hardship. This completed form (or copy) will not be made available to any other person (except under an order of a court).

1. List the number of your financial dependants (eg your partner and any children)

2. List the age of your dependants

Dependant 1	<input type="text"/>	<input type="text"/>	Dependant 2	<input type="text"/>	<input type="text"/>	Dependant 3	<input type="text"/>	<input type="text"/>	Dependant 4	<input type="text"/>	<input type="text"/>	Dependant 5	<input type="text"/>	<input type="text"/>
Dependant 6	<input type="text"/>	<input type="text"/>	Dependant 7	<input type="text"/>	<input type="text"/>	Dependant 8	<input type="text"/>	<input type="text"/>	Dependant 9	<input type="text"/>	<input type="text"/>	Dependant 10	<input type="text"/>	<input type="text"/>

3. Have you previously applied to the trustee for an early release of your superannuation benefit?

Yes

No

4. Please explain the cause(s) of your severe financial hardship and how the money will be used if released (if you need more space, please attach a letter).

5. What amount do you estimate would relieve your current severe financial hardship (net amount after tax has been deducted)?

\$

6. Current NET fortnightly income (income after tax has been deducted). Income includes wages, Centrelink income payments, rental income, interest from investments, etc.

Self \$ _____
Partner \$ _____
Dependants \$ _____

7. Current fortnightly expenses. Expenses include general living expenses eg food, rent, gas, electricity, petrol etc.

Self \$ _____
Partner \$ _____
Dependants \$ _____

8. Personal assets of you and your spouse:

Bank account(s) (account balance)* \$ _____
House/family home (market value) \$ _____
Investment property (market value) \$ _____
Car 1 (market value) \$ _____
Car 2 (market value) \$ _____
Shares (value of shareholding on latest certificates)** \$ _____

* Attach copies of the latest statement(s).

**Attach copies of the latest shareholding certificate(s).

9. Personal debts of you and your spouse:

(Attach copies of relevant documents eg letters of demand, loan default notices, payment requests from debt collection agencies, latest credit card statement etc. If you are showing a loan from a friend or family member, attach a statutory declaration from that person confirming their loan to you and the amount you currently owe).

Rent (amount in arrears) \$ _____
Home loan repayments (amount in arrears) \$ _____
Investment property loan repayments (amount in arrears) \$ _____
Car loan repayments (amount in arrears) \$ _____
Personal loan repayments (amount in arrears) \$ _____
Credit cards (minimum monthly repayment on your latest statements) \$ _____
Other debts *(please explain below)* \$ _____

10. Have you tried to renegotiate your loans to reduce your repayments whilst not increasing your current level of debt, or sought financial counselling?

Yes
 No

If YES, give details:

PRIVACY

1. Aon and the trustee are committed to protecting your personal information in accordance with the Australian Privacy Principles under the Privacy Act 1988 (Cth). We collect, use and disclose personal information to offer, promote, provide, manage and administer the many financial services and products we and our group of companies are involved in as set out in the [Aon Privacy Policy](#) and the [ETSL Privacy Policy](#). In order to do this, we may also share your information with other persons or entities who assist us in providing or promoting our services as set out in these Policies.
2. If you are disclosing personal or sensitive information about any other person to Aon or the Trustee, you confirm that you have obtained the consent of that person to disclose to us their personal or sensitive information and you have made them aware that we will or may disclose their information to third parties that are reasonably necessary to assist in the provision of the relevant services or products. If you have not obtained consent from this other person to disclose their personal or sensitive information to us, you will inform us before providing the relevant information to us.

By completing this form, you acknowledge that you have read the above mentioned privacy policies and agree that we can handle any personal information you have provided to us in the manner set out above.

Unless you tick here, we or any of our group of companies may be in touch by any means (including email or SMS) at any time to let you know about goods, services or promotions that may be of interest to you.

YOUR DECLARATION AND AUTHORISATION

Complete this statutory declaration and sign it in the presence of a qualified witness. See last page for a list of people who are qualified to witness you making this statutory declaration. It is not appropriate for APRA officers to act as witness to this statutory declaration.

A person who willfully makes a false statement in a statutory declaration under the *Statutory Declaration Act 1959* as amended is guilty of an offence against this Act the punishment for which is a fine not exceeding \$200 or imprisonment for a term not exceeding six months or both if the offence is prosecuted summarily, or imprisonment for a term not exceeding four years if the offence is prosecuted upon indictment.

By signing this form I,

Given names

Surname

Occupation

Industry

solemnly and sincerely declare:

- I have fully read this form and that the information provided by me in this *Severe financial hardship* form is true and correct.
- I also 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.
- I also declare that the amount I am requesting to be released is necessary to meet this reasonable and immediate family expense.
- I am aware that I may ask the trustee of the Aon Eligible Rollover Fund for all the information I need to understand my benefit entitlements in the fund (including exit, transfer, withdrawal and other fees, insurance, investment options and the effect of early release on these benefit entitlements) **AND** I do not require any further information.
- I understand and acknowledge the implications of early release of my benefits from the Aon Eligible Rollover Fund.
- I authorise the deduction of any applicable benefit payment fee by the trustee of the Aon Eligible Rollover Fund.

I make this solemn declaration by virtue of the *Statutory Declaration Act 1959* as amended and subject to the penalties provided in that Act for the making of false statements in the statutory declarations, conscientiously believing the statements contained in the declaration to be true in every particular.

Signature of person making the declaration

Date

Declared at (city, town or suburb)

before me,

Given names

Surname

Postal address

Suburb _____ State Postcode

Qualifications _____

Signature of person before whom the declaration is made _____ Date

YOUR QUALIFIED WITNESS

Listed below are people who are qualified to witness you making a statutory declaration under the commonwealth Statutory Declarations Act 1959.

1. A person who is currently licensed or registered under a law to practise in one of the following occupations:
 - ↳ Chiropractor
 - ↳ Legal practitioner
 - ↳ Nurse
 - ↳ Patent attorney
 - ↳ Physiotherapist
 - ↳ Trade marks attorney
 - ↳ Dentist
 - ↳ Medical practitioner
 - ↳ Optometrist
 - ↳ Pharmacist
 - ↳ Psychologist
 - ↳ Veterinary surgeon
2. 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), or
3. A person who is in the following list:
 - ↳ 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 5 or more continuous years of service
 - ↳ Building society officer with 5 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 5 or more years of continuous service
 - ↳ Employee of the Australian Trade Commission who is:
 - (a) in a country or place outside Australia, and
 - (b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*, and
 - (c) exercising his or her function in that place
 - ↳ Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia, and
 - (b) authorised under paragraph 3 (c) of the *Consular Fees Act 1955*, and
 - (c) exercising his or her function in that place
 - ↳ Fellow of the National Tax Accountants' Association
 - ↳ Finance company officer with 5 or more years of continuous service
 - ↳ Holder of a statutory office not specified in another item in this list
 - ↳ 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 Australasian Institute of Mining and Metallurgy
 - ↳ 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
 - ↳ Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
 - ↳ Member of:
 - (a) the Parliament of the Commonwealth, or
 - (b) the Parliament of a State, or
 - (c) a Territory legislature, or
 - (d) 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 5 or more years of continuous service who is employed in an office supplying postal services to the public
 - ↳ 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 authority,
 with 5 or more years of continuous service who is not specified in another item in this list
 - ↳ 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:
 - (a) the Commonwealth or a Commonwealth authority, or
 - (b) 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.