Application for Early Release of Super – Compassionate Grounds

ISSUED 1 NOVEMBER 2026
FUND ABN 68 964 712 340 | USI 68964712340018

Complete this form to apply to make a withdrawal from your Verve Super account on compassionate grounds.

This form and accompanying documents can be posted to Verve Super, GPO Box 2753, Brisbane QLD 4001 or scanned and emailed to hello@vervesuper.com.au. If you have any questions or need assistance in completing this form, please contact us on 1300 799 482 or hello@vervesuper.com.au.

Before submitting this form, please ensure that you understand how tax might apply to the withdrawn amount and how making a withdrawal from your super can impact the balance available to you in retirement. You can find detailed information about Verve Super in our **Product Disclosure Statement (PDS)**, **Target Market Determination (TMD)**, **How Verve Super Works Guide**, **Insurance Guide**, and **Financial Services Guide**, all of which can be obtained from **www.vervesuper.com.au** or on request by phoning **1300 799 482**.

Important Information about Applying for Early Release of Super on Compassionate Grounds

In certain circumstances, the ATO may instruct the Trustee to release a portion of the money held in your super account, also known as your 'superannuation benefit', on compassionate grounds to help you meet unpaid expenses.

APPLICATIONS MUST BE MADE TO THE ATO

An application for early release of some of your superannuation benefit on compassionate grounds must be made to the Australian Taxation Office (ATO).

ARE YOU ELIGIBLE?

Before you make an application to the ATO, the first thing to do is check if you're eligible. The ATO will only approve a release of your super on compassionate grounds if you meet **all** the conditions listed below.

1. **You need money to pay for one of the following:**
   - Medical treatment and medical transport for you or your dependant
   - Making a payment on a home loan or council rates so you don't lose your home
   - Modifying your home or vehicle or buying disability aids to cater for the severe disability of you or your dependant
   - Palliative care for you or your dependant
   - Expenses associated with the death, funeral or burial of your dependant

   Specific eligibility criteria apply for each of the listed compassionate grounds. For details, please visit the **ATO website**. More information on who is considered a dependant is available via the **ATO website**.
2. **You have not yet paid the expense.** The ATO only approves compassionate release of super to help you with upaid expenses. If you have already paid the expense, for example by using a loan, a credit card or money borrowed from family or friends, you do not meet the eligibility requirements.
3. **You can't afford to pay part or all of the expenses without accessing your super**. That is, you can't pay the expense by:
   - Getting a loan
   - Using your savings
   - Selling shares, investments or assets
4. **You are a citizen or permanent resident of Australia or New Zealand.**
5. **You are able to provide all required supporting evidence and invoices/quotes.**

If you answered **yes to all five conditions** listed above, you are eligible to apply. The ATO will only approve a compassionate grounds release payment of the amount required to cover the unpaid expense.

You must ensure that there is sufficient balance in your account to make the release. If you hold insurance cover through your Verve Super account, you must retain a sufficient balance in your account to continue to pay your monthly insurance premium. If you withdraw your entire account balance, your insurance cover will cease and your account will be closed.

Application for Early Release of Super – Compassionate Grounds

WHAT IF YOU'RE NOT ELIGIBLE?

If you did not answer yes to all five conditions listed above, you're not eligible to apply for early release of super on compassionate grounds.

You may, however, be eligible to apply to the Trustee for early release of a portion of your superannuation benefit on financial hardship grounds if:

- You've been receiving an Australian Commonwealth Income Support Payment for at least the past 26 weeks;
- You're unable to meet reasonable and immediate family living expenses; and
- You have not received a payment for a severe financial hardship claim from any super fund in the previous 12 months.

For more information on early release on financial hardship grounds, please contact us at **hello@vervesuper.com.au** or call us on **1300 799 482**.

MAKING AN APPLICATION

You must submit your application online via your myGov account linked to ATO online services. Specific supporting documents relevant to the expense you need to pay for are required to be submitted along with your application.

The ATO will assess your eligibility for a compassionate release of super. If your application is approved, the ATO will send you an SMS and a letter to your myGov inbox. The ATO will also notify us.

It's then up to you to complete this form to request a release of your superannuation benefit. You'll need to provide us with a copy of the approval letter from the ATO. The approval letter can only be used to release one lump sum payment.

TAXATION

How any compassionate grounds payment that may be paid will be taxed depends on your age and the components of your super. If you are under age 60, we may be required to deduct tax on the taxable component of the payment. Consult your accountant and/or financial planner for details on the tax treatment for your personal circumstances.

DOCUMENTS REQUIRED

You will need to provide us with a copy of the following documents:

- A completed copy of this application form.
- A copy of the Compassionate Grounds approval letter you received from the ATO or give Verve Super authority to access the approval letter directly from the ATO.
- A copy of your Bank Account Statement showing the same BSB, account number and account name, as you have provided in this application form, and issued within the last 90 days.
- Certified proof of identity* – Please refer to the **Providing Certified ID Factsheet** available from **www.vervesuper.com.au**
- If you have changed your name and not advised us previously, you will need to provide a certified copy of your Marriage Certificate, Deed Poll or Change of Name Certificate.

*If you choose to provide your identification information for electronic verification, you do not need to provide a certified copy of ID. Please refer to Section 4 of this form for more information.

Application for Early Release of Super – Compassionate Grounds

Section 1: Personal Details

GIVEN NAME

SURNAME

DATE OF BIRTH (DD/MM/YYYY)

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MOBILE PHONE

EMAIL ADDRESS*

RESIDENTIAL ADDRESS

SUBURB

STATE

POSTCODE

*By providing your email address, you consent and authorise us to send you communications, including information required by law, in electronic format (email or similar technologies) whenever possible. You can elect to receive communications by post at any time by contacting Verve Super on **1300 799 482** or by email at **hello@vervesuper.com.au**.

Section 2: Condition of Release

☐ I HAVE BEEN APPROVED BY THE ATO FOR AN EARLY RELEASE OF SUPER ON COMPASSIONATE GROUNDS

A copy of the ATO approval letter:

☐ Is provided with this form; or

☐ May be accessed by Verve Super requesting a copy directly from the ATO.

Application for Early Release of Super – Compassionate Grounds

Section 3: Withdrawal Information

AMOUNT YOU ARE AUTHORISED TO WITHDRAW*^

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* The amount specified above is a gross amount, and tax may be payable on withdrawals.
^ If you withdraw your entire account balance any insurance cover you hold with Verve Super will cease and your account will be closed.

If approved, the compassionate grounds payment will be made into the account you specify below:

ACCOUNT NAME*

NAME OF FINANCIAL INSTITUTION

BSB

ACCOUNT NUMBER

*We can only make payments into an Australian bank, credit union or building society account that's in your name or held jointly in your name with another person. The information entered here must match the information in the Bank Statement you have provided as evidence to support your compassionate grounds request.

Please provide a copy of your bank statement showing your account details and full name (transaction history can be redacted), that has been issued in the last 90 days.

Section 4: Verification of Identity

Please select one of the two options below.

☐ **OPTION 1 — I want to attach paper copies of certified ID**

Please ensure that you provide photocopies and not originals of your identification documents and that each page of each document is correctly certified as a true copy. For more information, see the **Providing Certified ID Factsheet** available from **www.vervesuper.com.au**.

If the documents you provide are not correctly certified or are unable to be read, we will request that you resend an acceptable copy. We are not able to action your withdrawal request until you have provided us with the information we require.

☐ **OPTION 2 — I want to use electronic verification**

You must provide all requested details for **at least two of the forms of ID listed on the following page** (if you are unable to provide this information you will need to provide certified ID as per option 1).

If the information that you provide is incorrect, we will not be able to action your withdrawal request until you have provided us with the correct information that we require.

Application for Early Release of Super – Compassionate Grounds

By electing to verify my ID electronically, I consent to the collection, use and disclosure of my personal information in accordance with Verve Super's **Privacy Policy**. I consent to my personal information being disclosed to a credit reporting agency and/or my information being checked with the document issuer or official record holder for the purpose of verifying my identity.

AUSTRALIAN PASSPORT

Please complete the details exactly as they appear on your Passport

PASSPORT NUMBER

FIRST NAME

LAST NAME

DATE OF BIRTH

SEX

MEDICARE CARD

Please complete the details exactly as they appear on your Medicare Card

CARD NUMBER

REFERENCE NUMBER

FIRST NAME

LAST NAME

DATE OF BIRTH

CARD EXPIRY DATE

AUSTRALIAN DRIVERS LICENCE

Please complete the details exactly as they appear on your Licence

LICENCE NUMBER

STATE OF ISSUE

FIRST NAME

LAST NAME

DATE OF BIRTH

CARD NUMBER (IF APPLICABLE)

Section 5: Declarations and Signature

By completing this form, I declare that:

- I have made an informed decision because I have read and understood the Product Disclosure Statement and all related documents to which this early release application applies, available at **www.vervesuper.com.au**.
- All of the details I have provided are true and correct.
- I acknowledge that the details I have included will be used for the purpose of processing a benefit payment.
- I have attached all additional documents as requested in this form that are applicable to my application and/or provided Verve Super with permission to obtain the documents directly from the source.
- I understand that I can request appropriate information that I may reasonably require from Verve Super for the purpose of understanding my benefit entitlement, including information about fees and charges that may apply.
- I acknowledge that the Trustee cannot provide me with financial advice about the consequences of withdrawing my benefit and that I should consult an appropriately qualified adviser for such advice.
- I have read the Privacy Statement (below) and consent to Verve Super using my personal information for the purposes as stated.

SIGNATURE*

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* Please ensure that this is an **original signature**. We are unable to accept electronic signatures.

PRINT NAME

DATE

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PRIVACY STATEMENT: By signing this form you consent to Verve Super collecting and using your personal information in order to establish and administer your super account, improve our products and services, keep you informed, and comply with the relevant legislation. Your personal information is generally collected from you but sometimes it may be collected from third parties like your employer or another Australian super fund with whom you have an account. Your personal information may be disclosed to other parties, including the Trustee, the Fund Promoter, the Fund's Administrator, the Fund's Insurer and professional advisers, government bodies and the trustee of any other fund to which you transfer, in order to administer your account. For more information about how your personal information is handled, please view our Privacy Policy at **www.vervesuper.com.au**, phone **1300 799 482** or email us at **hello@vervesuper.com.au**. The Trustee's privacy statement can be found at **stewarda.com.au/privacy-policy**