



Ref No

11 December 2008

Dear Trustee,

### Early release of superannuation on specified compassionate grounds

The Australian Prudential Regulation Authority (APRA) administers the early release of superannuation benefits on specified compassionate grounds under the Superannuation Industry (Supervision) Regulations.

APRA has recently completed work to streamline the early release of benefit processes, including improvements to the design of the application form and brochure. Of greatest importance to trustees are the changes made to the 'decision' letters by which applicants are informed their application has been approved. Applicants submit these letters to trustees to process.

From 15 December 2008, APRA will be changing the look and feel of the decision letters. An example of the new version of the letter is attached for your information. Over the coming months there will be an overlap between the current version of the decision letter and the new version.

Should you have any questions about this, please contact the APRA Contact Centre on 1300 131 060 from Monday to Friday between 9 a.m. and 6 p.m. (EST) or via e-mail at any time to [ContactAPRA@apra.gov.au](mailto:ContactAPRA@apra.gov.au).

The information on APRA's website relating to the early release of superannuation benefits has also undergone some change. The updated information can be accessed through the following link: [www.apra.gov.au/Superannuation/Early-Release-of-Superannuation-Benefits.cfm](http://www.apra.gov.au/Superannuation/Early-Release-of-Superannuation-Benefits.cfm)

Yours sincerely

A handwritten signature in black ink, appearing to read 'Thea'.

Thea Rosenbaum  
Secretary

Tel: 02 9210 3103  
Fax: 02 9210 3430  
[thea.rosenbaum@apra.gov.au](mailto:thea.rosenbaum@apra.gov.au)

Reference number: **ROB xx/xxxx**

**Date**

**Title First Name Last Name**

**Address Line 1**

**Address Line 2**

Dear **Title Last Name**

I am writing to you about your application for the early release of your superannuation benefits, which APRA received on **Date**.

**I am satisfied that you meet a condition of release on specified compassionate grounds. As such, your application has been approved.**

The details of my approval of your application are as follows:

- I have approved a release of **\$amount (before/after tax)** of your superannuation benefits from **name of fund** under regulation 6.19A(2) of the SIS Regs; and
- I am satisfied that the release is of a kind which falls within the compassionate ground specified in regulation 6.19A(1)(**insert paragraph/s**) of the SIS Regs.

### **What to do now**

Make a photocopy of this letter and **send the original** to your superannuation fund trustee/Retirement Savings Account provider (the photocopy is for your records).

If you have been approved for a release from more than one superannuation fund then you will need to make a *certified true copy* of this original letter. A certified true copy is a photocopy of the original document that has been certified by an appropriate person, such as a Police Officer or Justice of the Peace, as being 'A True Copy of the Original'. Copies of certified copies are not acceptable.

### **What the trustee/RSA provider will do**

Your superannuation trustee/RSA provider will make the final decision about whether or not to release your superannuation benefits to you. Before any release they may ask you to complete a form and/or provide further information, such as proof of identity. If you have not already done so, I would encourage you to contact your superannuation trustee/RSA provider to confirm what, besides this letter, they require.

### If you think I have made the wrong decision

If you believe that I have made an incorrect decision, then you can write to us addressing the above reasons. Please quote the reference number (given at the top of this letter) and include any additional information that supports your application.

Please send any additional or supporting information to:

APRA  
GPO Box 9836  
Canberra ACT 2601

or fax to:

(02) 6213 5299

or email to:

[contactapra@apra.gov.au](mailto:contactapra@apra.gov.au)

APRA will then review your application taking this and the existing information into account, and contact you about the outcome of the review.

Yours sincerely

Delegate of APRA