

DFRDB

Military Superannuation & Benefits Scheme Defence Force Retirement & Death Benefits Scheme

D20 07/13

Application for DFRDB retirement pay, commutation and superannuation productivity (including MilitarySuper ancillary benefit)

Before you use this form

Before completing this benefit application form, it is recommended that you read the Product Disclosure Statement (PDS) for the Military Superannuation and Benefits Scheme (MilitarySuper) and the DFRDB Book for the Defence Force Retirement and Death Benefits (DFRDB) Scheme. These documents provide further information about the main features of the schemes and are available on the websites militarysuper.gov.au or dfrdb.gov.au or by phoning 1300 006 727.

Who should use this form

Use this form if you are a member of the Defence Force Retirement and Death Benefits Scheme (DFRDB) and you are being discharged from the Australian Defence Force (ADF) with an entitlement to Retirement Pay.

Do not use this form if you are being discharged and then joining another arm of the ADF without a break in full-time service—you are not entitled to DFRDB benefits.

When to use this form

This form must not be completed earlier than three months **before** discharge.

Completing this form

You will need to complete the following.

Part A: About you

Part B: Exit details

Part C: Account details for your retirement pay

Part D: Commutation

Part E: Superannuation productivity

Part F: MilitarySuper ancillary benefit options

Part G: Identification requirements

Part H: Tax file number

Part I: Document list (if applicable)

Part I: Member declaration

Then lodge at the address in Part K.

Options

This form must not be completed earlier than three months **before** discharge. This form asks about the options you choose for your:

1. Retirement pay

The rate of retirement pay is based on completed years of effective service and is a percentage of the annual rate of pay for DFRDB purposes at retirement.

2. Commutation

On retirement, you can commute (i.e. exchange) part of your retirement pay for an immediate lump sum. The maximum you can commute is five times your retirement pay, if retirement is after 29 June 2002. If you retired prior to this date, a slightly lower maximum will apply. You can commute less than the maximum. An election to commute must be lodged with your scheme within six months of your becoming entitled to retirement pay.

3. Superannuation productivity

Commonwealth Superannuation Corporation will pay your superannuation productivity benefit to your nominated rollover fund.

If, following retirement, you have attained the age of 55 and permanently retired from the workforce (i.e. you are not employed and do not intend to be employed for 10 hours or more per week), you can choose instead to take all or part of your superannuation productivity benefit as a cash lump sum.

4. MilitarySuper ancillary benefit

You may also have an ancillary benefit in MilitarySuper, if any of the following ancillary benefit amounts have been paid into your MilitarySuper account:

- 1. Additional personal contributions
- 2. Co-contributions
- 3. Salary sacrifice amounts
- Spouse contributions (please note that spouse contributions are those paid by your partner into your MilitarySuper account)
- 5. Transfer amounts
- 6. Super guarantee amounts
- 7. Low income superannuation contributions

You may roll over your MilitarySuper ancillary benefit at any time. The ancillary benefit may be cashed out once you have reached your superannuation preservation age (see table below) and:

- if you are less than 60—you have permanently retired from the workforce; or
- if you are aged 60 or more—you have permanently retired from the workforce or your current employment has ended.

Date of Birth	Preservation Age
Before 1/7/1960	55
1/7/1960 – 30/6/1961	56
1/7/1961 – 30/6/1962	57
1/7/1962 – 30/6/1963	58
1/7/1963 – 30/6/1964	59
After 30/6/1964	60

You can roll over your ancillary benefit to:

- a regulated superannuation fund
- a retirement savings account (RSA)
- an approved deposit fund.

Rollover fund nominations

If you are choosing to rollover part of your benefit, it must be paid to a complying superannuation fund, rollover fund, retirement savings account (RSA). We will not deduct tax from any amount rolled over to another fund however, the receiving fund will deduct 15% tax from any untaxed component of the rollover.

You can nominate two rollover funds or RSAs to receive all or part of your lump sum benefit. Complete one nomination if you are going to roll over your entire benefit to one fund. If you are going to split the amount, complete both nominations with details of the second fund.

We will make all rollover payments directly to your nominated rollover fund(s). Please make sure you have the correct postal address of your fund(s).

When completing this section you must include the name and Australian business number (ABN) for the nominated rollover fund or RSA. If you have a membership number (known as your Member Client Identifier) and the Unique Superannuation Identifier (USI) for the rollover fund or RSA, please include these numbers. If you do not have them you can get these details from the rollover fund or RSA. If you don't include these details, it will result in payment delays of your benefit. Please ensure your nominated rollover account(s) is active and can receive deposits from other superannuation funds. Failure to do so will result in the payment being returned to our office.

Surcharge debt

If you have a superannuation contributions surcharge debt, it will be deducted from your benefit before payment. Interest will also be applied to the surcharge debt until the debt is fully paid.

In deducting the debt from your benefit, the default provision is for the surcharge debt to be taken from the Superannuation Productivity lump sum benefit. However you can elect to have your debt deducted from your DFRDB benefits instead. If you make such an election and also elect to commute Retirement Pay, the debt will be deducted from your commutation lump sum.

Payment

Lump sum and rollover payments are normally paid within 15 working days after your discharge is confirmed or the date we receive your application, whichever is the later.

Tax file number

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, Commonwealth Superannuation Corporation is required to deduct PAYG tax at the top marginal rate plus the Medicare levy from benefits if a person does not provide a tax file number (TFN).

If you have not been issued a TFN you should lodge an application/enquiry form with the Australian Taxation Office (ATO). Forms are available at all tax offices. You must provide proof of identity at the time you lodge the form.

Tax file number declaration form

If you claim a pension benefit, please complete the tax file number declaration form, which is available from the ATO. The information you provide on this form will determine how much tax will be deducted from your pension. Please note that you can only claim the tax-free threshold against one source of income.

Further information

If you wish, you can seek further information from the DFRDB on **1300 001 677** on your options and completion of this form.

You can also read:

- The DERDB book
- 'About to Leave the ADF?' leaflet
- 'Superannuation Contributions Surcharge' leaflet
- 'Taxation of Benefits' leaflet
- 'Taxation Concesstions Deductible Amounts' leaflet
- fact sheets on each ancillary benefit type

All these publications are available on the DFRDB website at **dfrdb.gov.au**. A financial advisor may also be able to assist.

Re-entry to the Defence Force

If you re-enter the Defence Force within 90 days please contact ComSuper on 1300 001 677 as there is action you may take to protect your superannuation rights.

Privacy

Commonwealth Superannuation Corporation and its administrator, ComSuper, are collecting the information on this form in order to:

- · confirm your identity
- assess your eligibility for payment/rollover of the benefit
- record up to date details relating to your spouse (if applicable) for future benefit eligibility
- pay your benefit or to roll it over
- contact you.

Commonwealth Superannuation Corporation and its administrator, ComSuper, are committed to protecting any personal information we hold about you. Your information will not be used for any other purpose or disclosed to another party unless:

- you authorise us to do so
- the disclosure is authorised by law. This may include disclosing your personal information to other government agencies that have specific legislative authority to collect this information (for example the Australian Taxation Office, Centrelink or the Department of Veterans' Affairs). We will not disclose your personal information to these agencies unless it is lawful to do so
- it is to a independent research firm who may, on our behalf, invite you to participate in a survey about our service (they are required to protect this information from disclosure to another party). If you do not want your contact details passed to the firm, please indicate this at **Part J** of this application form.

Contact

We must provide you with any information you need to understand your benefit entitlements. If you have any further questions about your benefit entitlements or investment options you can contact us in the following ways:

VisitPhone56 Chandler Street1300 001 677

Belconnen ACT 2617 for the cost of a local call

Fax

Mail

GPO Box 2252 Canberra ACT 2601 (02) 6272 9616

Internet Em

dfrdb.gov.au members@dfrdb.gov.au





DFRDB

Military Superannuation & Benefits Scheme Defence Force Retirement & Death Benefits Scheme

D20 09/12

Application for DFRDB retirement pay, commutation and superannuation productivity (including MilitarySuper ancillary benefit)

PART A		About yourself																					
	1.	Service	\bigcirc	Nav	'y	\bigcirc	Arr	ny	\subset) RA	AAF												
	2.	Service number/ employee ID																					
	3.	Service number from a previous period of service (if applicable)																					
	4.	Salutation	\bigcirc	Mr		\bigcirc	Mr	5	\subset) M:	S	\subset) Mi	SS) c	the	r L		\perp		\perp	
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		Given name(s)																		\prod	\prod	\prod	
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	5.	Former surname (if applicable)																					
	6.	Date of birth	D	D	/	M	M	/	Υ	Y	Y	Y											
	7.	Phone number before retirement																					
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		Date commenced de facto relationship (if applicable)			/ [/															
	12.	Spouse's surname																					
		Spouse's given name(s)																					
		Spouse's date of birth	D	D	/[М	M	/	Y	Y	Y	Y											
PART B	•••••	Exit details		******																			
	13.	Location of																					
		discharge centre																					
		Phone number (if known)																					
	14.	Date of exit	D	D	/ [М	M	/	ľ	Y	Y	Y											
	15.	Were you in receipt of DFRI		etirer No	nen	it pa	_	rio Yes		this	pei	riod	of s	serv	ice?	•							
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PART C		Account details for	you	ır r	eti	rer	ne	nt	pa	ay													
	17.	Give details of the account	you v	want	t yo	ur t	ene	efit	pai	d in	to. 1	Γhe	acco	ount	t mı	ust l	be ii	ı Aı	ustr	alia.			
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		Account number																					

PART D		Commutation
	18.	Do you want to commute your retirement pay to a lump sum? No—go to Part E
		Yes If Yes, do you elect to:
		commute the maximum entitlement OR
		commute 4 times Retirement Pay OR
		receive a commutation lump sum of gross
	19.	You have the choice of applying your Member contributions (i.e. your non-concessional contributions) towards the commutation lump sum, to provide a tax free component of the lump sum, or towards your retirement Pay to provide an annual fixed tax free amount of retirement pay. Do you want to apply your post June 1983 non-concessional contributions to:
		○ A – your Retirement Pay (Fortnightly Pension)○ B – your commutation lump sum
		If you paid more in superannuation and life insurance premiums before July 1983 than you could claim as a tax deduction, you should indicate the excess contributions amount below. Any excess contributions will be added to your non-concessional contributions.
		Pre 1 July 1983 excess contributions:
		\$
		This amount can be obtained by telephoning the ATO on 131 020 , or by quoting your TFN in writing to:
		ATO, Superannuation Business Line PO Box 3100 Penrith NSW 2740
	20.	Do you want to roll over any of your commutation lump sum?
		\bigcirc No, take all cash as a lump sum—go to Part D Question 21
		YesIf Yes, slect one option for rollover:
		Roll over all—go to Part D Question 22
		OR Withdraw Member contributions and roll over balance (the non-concessional contributions will be paid as a tax free lump sum)
		OR Withdraw
		\$ gross as a cash lump sum and roll over the balance
	21.	If different to Part C , give details of the account you want your benefit paid into. The account must be in Australia.
		Type of financial Savings bank Ruilding society Trading bank Credit union

Type of financial institution

Name of institution

Name of account holder(s) (must include your name)

Branch name

Branch (BSB) number

Account number

Savings bank Building society Trading bank Credit union

Trading bank Credit union

Credit union

Trading bank Credit union

	Payments will be made dir Statement will also be incl																					5.
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	Name of fund																					
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	Fund ID no.																					
	Amount	\$																				
	Australian business no. (ABN) of rollover fund 'Compulsory'																					
	Unique Superannuation Identifier (USI)																					
	Membership no. (known as your Member Client Identifier) for fund																					
	Note: If you would like to under Part D on a separate				ben	efit	to	mo	re tl	nan	one	e fu	nd,	ple	ase	con	nple	te tl	те с	leta	ils	
23.	If you have a superannuati productivity lump sum ben deducted from your DFRDE retirement pay, the debt w	nefit. 3 ben	This i efits	is th inste	e d ead	efau . If y	ılt p you	rov ma	isio ke :	n. F sucl	low h ar	eve n ele	r yo ectio	ou c on a	an e and	elec	t to	hav	e yo	our	deb	
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PART E	Superannuation pr	odu	ıctiv	/ity	7		•••••	•••••	•••••	•••••				•••••			•••••		••••	•••••	•••••	
24.	On date of exit, will you be ('Retired' means not gainfu														d fro	om 1	the v	worl	⟨for	ce?		
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25.	Do you want your superan in Question 22 ? (if you nor			rodu	ctiv	ity p	oaio															

You may roll over to a maximum of two rollover funds.

22.

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26.	Payments will be made dir Statement will also be incl Write the amount for each IMPORTANT: Please ensure other superannuation funds	ectly uded insti your	to t wit tutio	the h yo on, o nina	non our exce ted	ninat bend ept v rollo	ted efit vrite over	rollo pay e 'Ba acc	ove mei ALA oun	nt le NCE it(s)	tter ' foo is a	and the ctive	d se las an	nt t st (d d al	o yo or oi ole t	our nly) to re	nom fun ceiv	nina d. ve de	ted epos	add sits	ress	
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	Fund ID no.																					
	Amount	\$																				
	Australian business no. (ABN) of rollover fund 'Compulsory']						
	Unique Superannuation Identifier (USI)																	L				
	Membership no. (known as your Member Client Identifier) for fund																					
	Note: If you would like to under Part D on a separate			,	r be	enefi	it to	mo	re '	than	on	e fu	nd,	ple	ase	con	nple	te t	he d	leta	ils	
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	Choose your options for your MilitarySuper ancillary benefit: Claim now—Go to Question 28 Do not claim—Go to Part G Not applicable (don't have an ancillary benefit)—Go to Part G You are not entitled to a cash payment of your ancillary benefit before preservation age and satisfying a condition of release. Until occurs, if you claim your ancillary benefit, it must be rolled over.																					
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28. Choose your options for your ancillary benefit. Please mark the box to indicate whether you would like to cash out or roll over any or all of your ancillary benefit types:

PART F

	Ancillary benefit type											Sı		sh ()ues				Roll See				
	All types					10	00%	on	ly]				[
																	OR					
	i) Additional personal co	ntrib	outic	ns		10	00%	on	ly]				[
	ii) Salary sacrifice					10	00%	on	ly										[
	iii) Transfer amounts					10	00%	on	ly]				[
	iv) Spouse contributions					10	00%	on	ly]				[
	v) Co-contributions					10	00%	on	ly]				[
	vi) Super guarantee					10	00%	on	ly]				[
	vii) Low income contributi	ons				10	00%	on	ly]				[
29.	* Only if you have reached Condition of release to co	and and nave ou l	i cilla : per have	ary l rmai e pe	ben neni erma	efit tly r	etir ntly	ed 1 reti	from red	the fron	wo n the	rkfo	orce: orkf	; or orce								
30.	If you would like your Anci Give details of the account Type of institution	-	Pay Ben war	/ int nefit nt y	o a	ccou d in ben	unt i ito a iefit	nom a dif	ina	ted ent a to.	in (acco	Ques ount	stior , ple	21 ease	−G co	o to mpl	Qu ete	ustra	on 3	31 n 30) .	
	Name of institution										Π											
	Name of account holder(s) (must include your name) Branch name																					
	Branch (BSB) number				_																	
	Account number																					
Rollo	ver only																					
31.	If you are rolling over any Question 22 or Question 2 please indicate below: If you would like your anci	6 and	d yo Pay Pay	ou w / int / int	rould to fu	d lik und und	nom	ne a nina nina	ncil ted ted	in (be Que in Q	nefit stio	pai n 22 tion	id in 2—g 26 -	o to	one o Pa o to	of t rt G Par	hose t G	e fu	nds		
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PART G

Identification requirements

33. To protect against fraud, safeguard your benefit and comply with the Government's Anti-Money Laundering and Counter Terrorism Financing Legislation, we need you to provide documentation to prove your identity. Please be aware that under some circumstances we may request further information from you. If you are unable to provide documentation of the type set out below you should speak to a Customer Information Representative on 1300 006 727.

All documents provided to confirm your identity must be certified.

You will need to provide certified copies of

- one document from column A in the table below, OR
- one document from column B AND one document from column C

For example, you could provide a certified copy of your driver's licence (from **column A**) OR a certified copy of your birth certificate AND a certified copy of your tax return with your current residential address.

А	В	С
Driver's licence or permit issued by state or territory or foreign government	Birth certificate or birth extract, issued by Australian or foreign government (either in English or accompanied by English translation prepared by an accredited translator)	Copy of rates bill with the same address and name as on the application
Passport (current or expired by less than two years)	Australian citizenship certificate	Copy of electricity or gas bill with the same address and name as on the application
Identification or proof of age card issued by a state or territory, containing a photograph	Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	Copy of tax return letter from the ATO with the same address and name as on the application
National identity card, containing a photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	Pension or other social security/ DVA benefit card	Letter from Centrelink or DVA with the same address and name as on the application
	ADF discharge papers or an ADF ID card	

All copies of documents provided to MilitarySuper must be certified as true and correct copies of the original by one of the persons listed in the section **Attachment reference** at the end of this form.

The person certifying your documentation must confirm in writing that you are the valid holder of the ID that you are presenting and that any copies are true copies of the original.

The certification must include the name, address, occupation, telephone number and registration number (if applicable) of the certifying authority.

If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy. Copies of identification provided will be stored electronically in a secure environment. The paper copies will be securely destroyed. All copies will only be used for the purpose of confirming your identity.

List the documents you have attached to prove your identity:

1.	
2.	
3.	

PART H

Tax file number

34. Under the *Superannuation Industry (Supervision) Act 1993*, we are 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. We may disclose your TFN to another superannuation provider when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, giving us your TFN will have the following advantages (which may not otherwise apply):

- We will be able to accept all types of contributions (subject to scheme rules);
- The tax on contributions to your superannuation account/s will not increase;
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

If you have already provided your TFN to ComSuper, you are under no obligation to provide it again in this application.

Note: We are required to validate your TFN with the ATO's records to confirm the TFN provided is yours and correct. Your TFN will be validated before your benefit can be rolled over to another fund using the SuperTICK validation service. If you do not provide your TFN, the processing of your benefit payment may be delayed.

Your tax file number remain	ns confidential.
Your tax file number	
Can Commonwealth Supera nominated above?	nnuation Corporation give your TFN to the rollover fund(s)/RSA(s)
	Yes
	○ No
	O Not applicable

PART I

Document list

- 35. If applicable, when you lodge this form, please provide the following documents:
 - Medicare levy variation declaration

 If you are claiming a Medicare Levy exemption against the second second

If you are claiming a Medicare Levy exemption against a pension entitlement. The form is available from your local tax office.

 A copy of the Defence Force's acceptance of long service leave credit

If you are claiming an additional period.

 Attach certified copies of documents requested to prove your identity

If you joined the Defence Force before 1 July 1983, your eligible service period (for PAYG taxation purposes in respect of any lump sum payments) may include periods of employment recognised for long service leave purposes. If such a period is not already included in your total period of effective service, you should provide details of the periods if you wish to have them included in your eligible service period. If you claim an additional period, you must attach to this application a copy of the Defence Force's acceptance of the periods for long service purposes.

PART J

PART K

Member declaration

- 36. I declare that:
 - The information I have provided is true and correct to the best of my knowledge. I acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents.
 - I have been advised to read the Product Disclosure Statement (PDS) for the Military Superannuation and Benefits Scheme (MilitarySuper), the MilitarySuper Book, the MilitarySuper Member Investment Choice Book and the DFRDB Book for the Defence Force Retirement and Death Benefits (DFRDB) Scheme before completing this application form
 - I understand the options available for my benefit entitlement

I also declare in relation to my tax file number (TFN) that:

- I have read and understood the information set out in **Part H**; I understand that supplying my TFN is optional and that if I have not provided my TFN, tax will be deducted at the top Marginal Rate of Tax
- the TFN I have provided is the same number advised to me by the Australian Tax Office
- my TFN will be provided to a rollover fund unless I advise Commonwealth Superannuation Corporation
 or its administrator, ComSuper, not to.

I understand that if I have not provided all the required information, this application may be returned to me for completion and payment may be delayed.

37∙	Signature and date	Date signed D D M M Y Y Y Y S passed to an independent firm of participating in research on the service
••••••	Lodgement	
38.	Post your completed orig DFRDB GPO Box 2252 Canberra ACT	

Attachment reference

Persons before whom documents may be certified

 A person who is currently licensed or registered under a law to practice in one of the following occupations:

Occupations

- Chiropractor
- Dentist
- Medical practitioner
- Nurse
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Trade marks attorney
- Veterinary surgeon
- Legal Practitioner.
- 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).

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)
- Authorised representative or officer of an Australian Financial Services licensee
- Bailiff
- Bank officer with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- · Chief executive officer of a Commonwealth court
- Clerk of a court
- · Commissioner of Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Employee of the Australian Trade Commission who is:
 - (a) in a country or place outside Australia; and
 - (b) authorized 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) authorized 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 2 or more years of continuous service
- · Statutory Office holder not otherwise listed

Attachment reference (continued)

- 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 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 2 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 or 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 2 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 2 or more years or continuous service who is not specified in another item in this Part
- Person before whom a statutory declaration may be made under the law of the estate 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
 - (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
- Member of the Australasian Institute of Mining and Metallurgy.

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