Conditions of Release
Superannuation is generally preserved (i.e. it must remain in the superannuation system) until you retire.

Access to Superannuation

You can only access your preserved superannuation benefits (including to start a pension) if you satisfy a condition of release. The main conditions of release are:

- Retire after your preservation age (55–60, depending on your date of birth—see table below);
- Resign from any employment arrangement after reaching age 60;
- Reach age 65;
- Become permanently incapacitated or on death;
- Reach your preservation age and take an account based transition to retirement pension;
- Be in severe financial hardship (conditions and dollar limits apply);
- Have terminated employment and your account balance is less than $200;
- Suffer from a terminal medical condition;
- Obtain approval from the Australian Taxation Office for payment of an amount for one of the following reasons:
  - to pay for medical costs or palliative care for you or a dependant; or
  - to prevent foreclosure of a mortgage or the sale by a mortgagee of your principal residence; or
  - to modify your principal residence or vehicle to accommodate special needs arising from your or your dependant’s severe disability; or
  - to pay for a dependant’s funeral.
- Obtain approval from the Australian Taxation Office for a First Home Super Saver Scheme release amount.

If you have any unrestricted non-preserved benefits (as shown on your benefit statement), you can access them at any time.

If you are a temporary resident (but not a citizen of New Zealand or a holder of a Subclass 405 or Subclass 410 visa), you will not have access to your super benefits before leaving Australia unless you are permanently incapacitated or you have satisfied another condition of release before 1 April 2009.

Call us on 1300 658 776 or email fundoffice@catholicsuper.com.au if you need any more information.

Preservation age

Your preservation age depends on your date of birth as set out below:

<table>
<thead>
<tr>
<th>Your birth date</th>
<th>Preservation age</th>
<th>Your birth date</th>
<th>Preservation age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1 July 1960</td>
<td>55</td>
<td>1 July 1962 – 30 June 1963</td>
<td>58</td>
</tr>
<tr>
<td>1 July 1961 – 30 June 1962</td>
<td>57</td>
<td>On or after 1 July 1964</td>
<td>60</td>
</tr>
</tbody>
</table>

Leaving a minimum balance

If you wish to retain an amount in your account with the Fund, the minimum is currently $6,000.