

Reinvention how to make the rest of your life the Reference

Reinvention how to make the rest of your life the opportunity you've always dreamed of ? a journey of renewal, growth, and fulfillment. Whether you're approaching retirement, facing a career transition, or simply seeking a fresh start, embracing reinvention can transform your future into a vibrant, meaningful chapter. This comprehensive guide will explore practical strategies, inspiring ideas, and actionable steps to help you craft a life filled with purpose, passion, and joy.

Understanding Reinvention: Why It Matters

Reinvention is the process of transforming your life by making intentional changes in your mindset, habits, or circumstances. It's about moving beyond limitations and embracing new possibilities. The importance of reinvention lies in its ability to:

- Foster personal growth and self-discovery
- Break free from stagnation or dissatisfaction
- Increase resilience and adaptability in changing times
- Create new opportunities for happiness and success

Recognizing that reinvention is a continuous process empowers you to approach the rest of your life with optimism and proactive intention.

Assessing Your Current Situation

Before embarking on your reinvention journey, it's essential to understand where you stand. This reflection provides clarity and sets a solid foundation for meaningful change.

Reflect on Your Values and Passions

Identify what truly matters to you:

- What activities make you feel energized and alive?
- Which values do you want to uphold or prioritize?
- What legacy do you wish to leave?

Evaluate Your Skills and Strengths

Determine your core competencies:

- What skills have you developed over the years?
- Which talents do others often recognize in you?
- Are there skills you'd like to enhance or acquire?

Identify Areas for Change or Growth

Pinpoint aspects of your life that feel unfulfilling:

- Career dissatisfaction
- Limited social connections
- Health or wellness concerns
- Unfulfilled personal goals

Setting Intentional Goals for Reinvention

Clear goals provide direction and motivation. Make your goals SMART? Specific, Measurable, Achievable, Relevant, and Time-bound.

Define Your Vision

Imagine the ideal version of your life:

- What does a fulfilling day look like?
- What new pursuits or hobbies would you like to explore?
- How do you want to feel each day?

Break Down Goals into Actionable Steps

Create a roadmap:

- Identify short-term milestones (e.g., enroll in a course).
- Plan long-term objectives (e.g., start a new career or business).
- Set deadlines to maintain momentum.

Strategies for Reinventing Your Life

Implementing change involves practical steps and mindset shifts. Here are proven strategies:

Embrace Continuous Learning

Never stop growing:

- Take courses or workshops aligned with your interests.
- Read books, listen to podcasts, or attend seminars.
- Learn new skills that open doors to fresh opportunities.

Develop a Growth Mindset

Adopt attitudes that foster resilience:

- View setbacks as learning opportunities.
- Celebrate progress, no matter how small.
- Stay open to feedback and new ideas.

Build a Supportive Network

Surround yourself with positive influences:

- Connect with like-minded individuals or groups.
- Seek mentors who inspire and guide you.
- Share your goals to stay accountable.

Prioritize Health and Well-Being

A vibrant life depends on good health:

- Maintain regular exercise routines.
- Eat nutritious foods.
- Practice mindfulness, meditation, or stress reduction techniques.

Explore New Passions and Hobbies

Discover what excites you:

- Try activities outside your comfort zone, like painting, dancing, or volunteering.
- Join clubs or classes related to your interests.
- Dedicate time regularly to pursuits that bring joy.

Overcoming Common Challenges

Reinvention can be daunting, but overcoming obstacles is part of the process.

Fear of Change

Combat fears by:

- Starting small with manageable steps.
- Visualizing positive outcomes.
- Reminding yourself of past successes in change.

Financial Concerns

Plan wisely:

- Assess your finances and create a budget.
- Explore income sources or side projects.
- Consider consulting a financial advisor.

Maintaining Motivation

Stay inspired by:

- Tracking your progress regularly.
- Rewarding yourself for milestones.
- Reading success stories of others who reinvented their lives.

Case Studies: Inspiring Reinvention Stories

Real-life examples demonstrate that reinvention is possible at any age.

From Corporate Executive to Artist

Jane, a 55-year-old retired executive, pursued her passion for painting. After years in the corporate world, she dedicated time to art classes, built a portfolio, and now exhibits her work, finding fulfillment she never experienced before.

Retirement to Entrepreneur

Carlos, aged 60, started a small online business after retiring. Leveraging his skills and hobbies, he turned a passion for gardening into a thriving venture, gaining a new sense of purpose and financial stability.

Maintaining Momentum and Embracing Lifelong Reinvention

Reinvention isn't a one-time event but a lifelong journey. Cultivate habits that sustain growth:

- Regularly reassess your goals and progress.
- Stay curious and open to new experiences.
- Practice gratitude to appreciate your journey.

Remember, the best time to reinvent yourself is now. By embracing change, cultivating resilience, and pursuing your passions, you can make the rest of your life the most rewarding chapter yet. Start today, and turn your vision into reality.

Reinvention: How to Make the Rest of Your Life the Best It Can Be

In a world characterized by rapid change and constant evolution, the concept of reinvention has become more relevant than ever. Whether you're approaching a milestone birthday, experiencing a career shift, or simply feeling the urge to redefine your purpose, knowing how to make the rest of your life the best it can be is a powerful pursuit. Reinvention isn't about starting from scratch; it's about recalibrating your life's direction, embracing new possibilities, and cultivating a sense of fulfillment and excitement for what lies ahead. This guide explores practical strategies, mindset shifts, and actionable steps to help you embrace a transformative journey toward a more vibrant and meaningful future.

Understanding Reinvention: Why It Matters

Reinvention is the process of consciously choosing to change significant aspects of your life—be it your career, relationships, health, or personal passions. It's a response to the recognition that growth doesn't stop at any age, and that the pursuit of a fulfilling life is ongoing.

Why Reinvent Yourself?

- To escape stagnation and boredom
- To pursue long-held passions or new interests
- To align your life with your authentic self
- To adapt to life's inevitable changes (retirement, loss, health issues)
- To create a legacy that reflects your evolving values

Embracing reinvention allows you to take control of your story, fostering resilience and renewed purpose.

Step 1: Reflect and Assess Your Current Situation

Before embarking on any major transformation, it's essential to understand where you are now and where you want to go.

Questions to Ask Yourself:

- What aspects of my life do I feel satisfied with? Which areas need change?
- Are there passions or interests I've neglected?
- What limiting beliefs or fears are holding me back?
- What does the best life look like for me at this stage?

Practical Exercises:

- Journaling: Write freely about your current feelings, desires, and regrets.
- Life Audit: List your strengths, values, and accomplishments.
- Vision Board: Create a visual collage representing your aspirations.

This reflective process provides clarity, helps identify gaps, and sets a foundation for targeted action.

Step 2: Define Your Reinvention Goals

Clarity is key. Once you've assessed your life, set specific, achievable goals aligned with your newfound vision.

Goal-Setting Tips:

- Use the SMART framework (Specific, Measurable, Achievable, Relevant, Time-bound).
- Focus on areas such as health, relationships, career, personal growth, or hobbies.
- Break down big goals into smaller milestones to maintain momentum.

Examples:

- "Develop a new skill (e.g., learning a language) within six months."
- "Build a new social circle by attending monthly meetups."
- "Transition to part-time work in my passion field within a year."

Clear goals turn dreams into actionable steps, making reinvention tangible.

Step 3: Cultivate a Growth Mindset

A crucial component of successful reinvention is adopting a growth mindset—the belief that abilities and intelligence can be developed through effort and perseverance.

How to Foster a Growth Mindset:

- Embrace challenges as opportunities to learn.
- View setbacks as temporary and instructive.
- Celebrate progress, not just perfection.
- Replace self-limiting beliefs with empowering affirmations.

Practical Strategies:

- Read books like Carol Dweck's *Mindset* to deepen your understanding.
- Engage in continuous learning—take courses, attend workshops, or join groups.
- Practice self-compassion during setbacks.

A growth mindset encourages resilience and openness to change, vital for lifelong reinvention.

Step 4: Embrace Change and Step Outside Your Comfort Zone

Reinvention often requires stepping into unfamiliar territory.

Why It Matters:

- Growth occurs at the edge of comfort.
- New experiences broaden perspective and skills.
- Overcoming fear paves the way for confidence.

Ways to Embrace Change:

- Try new hobbies or activities.
- Network with people outside your usual circles.
- Volunteer for unfamiliar projects or roles.
- Travel to new places or immerse yourself in different cultures.

Remember, discomfort is temporary; the rewards?personal growth, new friendships, fresh passions?are lasting.

Step 5: Build a Support System

Change is easier when you're supported.

Strategies for Building Support:

- Seek out mentors or coaches who inspire you.
- Join communities with similar reinvention goals.
- Share your aspirations with trusted friends or family.
- Consider therapy or counseling if emotional barriers arise.

A strong support network provides encouragement, accountability, and new perspectives.

Step 6: Prioritize Well-Being and Self-Care

Reinvention can be physically and emotionally demanding. Maintaining health and well-being is fundamental.

Self-Care Practices:

- Regular exercise tailored to your ability.
- Mindfulness and meditation to reduce stress.
- Adequate sleep and nutritious diet.
- Setting boundaries to protect your energy.

A healthy body and mind serve as the foundation for sustained change and happiness.

Step 7: Practice Patience and Persistence

Transformations take time. Celebrating small wins along the way sustains motivation.

Tips to Stay Persistent:

- Keep a journal of your progress.
- Revisit your goals periodically and adjust as needed.
- Remind yourself why you started.
- Be compassionate with yourself during setbacks.

Consistency and patience are the bedrock of lasting reinvention.

Final Thoughts: Making the Rest of Your Life Your Best Life

Reinvention is a deeply personal journey, one that requires courage, clarity, and commitment. The idea of how to make the rest of your life the best it can be isn't about perfection but progress—each step bringing you closer to a life aligned with your authentic self. Embrace change as an opportunity for growth, cultivate a resilient mindset, and surround yourself with support. Remember, it's never too late to start anew or to deepen your pursuit of happiness and fulfillment.

Your best life is waiting—begin today, and craft a future that excites and inspires you. Reinvention is not just a phase; it's a lifelong adventure that can lead to unprecedented joy, purpose, and vitality.

Question What are the first steps to reinvent oneself for the rest of life? Begin by assessing your passions, strengths, and values, setting new goals, and creating a clear plan to pursue meaningful activities that align with your vision for the future. **How can I overcome fear of change when reinventing my life?** Recognize that fear is natural, start with small manageable changes, seek support from mentors or peers, and focus on the potential positive outcomes to build confidence. **What skills are essential for successful reinvention later in life?** Adaptability, continuous learning, resilience, emotional intelligence, and a proactive mindset are key skills to navigate and succeed in life reinvention. **How do I finance my reinvention journey in my later years?** Review your finances, consider part-time work or freelancing, explore new income streams, and create a budget that supports your new pursuits while ensuring financial stability. **Can reinvention lead to greater happiness and fulfillment?** Yes, embracing change and pursuing passions can enhance your sense of purpose, boost happiness, and lead to a more fulfilling and satisfying life. **What are common challenges faced during life reinvention, and how can I overcome them?** Challenges include fear of failure, financial concerns, and social expectations. Overcome them by planning carefully, seeking

support, and maintaining a positive, growth-oriented mindset. How important is a support system during the reinvention process? A strong support system provides encouragement, accountability, and advice, making it easier to navigate setbacks and stay motivated throughout your reinvention journey. Are there specific industries or activities that are popular for reinvention later in life? Yes, many find success in areas like coaching, consulting, creative arts, volunteering, or starting small businesses, which often align with their passions and experience. How can I maintain motivation during a long-term reinvention process? Set small, achievable milestones, celebrate progress, stay connected with your purpose, and regularly revisit your goals to stay inspired and committed.

Related keywords: reinvention, life transformation, personal growth, self-improvement, life change, new beginnings, life redesign, career transition, lifelong learning, embracing change

how do i find my tax file number

How Do I Find My Tax File Number?

If you're wondering, **how do I find my tax file number**, you're not alone. Your Tax File Number (TFN) is a unique identifier issued by the Australian Taxation Office (ATO) that plays a crucial role in managing your tax and superannuation affairs. Whether you've lost your TFN, never received it, or simply need to locate it for a specific purpose, understanding where to find it and how to retrieve it is essential. This comprehensive guide will walk you through the various methods to find your TFN, explain why it's important, and provide tips to keep your number secure.

Understanding the Importance of Your Tax File Number

Before diving into how to locate your TFN, it's helpful to understand why it's so vital. Your TFN:

- Is used to identify you in the tax and superannuation systems.
- Helps ensure you pay the correct amount of tax.
- Allows the ATO to keep accurate records of your income and tax obligations.
- Is necessary when lodging your tax return or applying for government benefits.
- Is required for opening certain bank accounts and superannuation funds.

Losing or forgetting your TFN can cause delays in processing your tax documents or accessing benefits. Therefore, it's crucial to know how and where to find your TFN when needed.

Where Can I Find My Tax File Number?

There are several official and secure ways to locate your TFN. Here's a breakdown of the most common methods:

1. Check Your Previous Tax Documents

Your TFN is often printed on various tax-related paperwork. Review the following documents:

- Income Tax Return Notices of Assessment: Your TFN is usually listed on your Notice of Assessment.
- PAYG Payment Summaries: Employers sometimes include your TFN on payment summaries or income statements.
- Superannuation Statements: Some super funds include your TFN on annual statements.
- Payment Summaries or Group Certificates: If you have these documents from previous employment.

2. Look for Correspondence from the ATO

If the ATO has previously contacted you regarding your tax or superannuation, your TFN may be included in:

- Letters or notices sent by the ATO.
- Your online inbox if you've registered for the ATO's online services.

3. Access Your MyGov Account

If you've linked your MyGov account to the ATO, you can easily find your TFN online:

- Log in to your my.gov.au account.
- Navigate to the 'Tax' section.
- View your tax details, where your TFN is displayed.

This is one of the most convenient and secure methods to retrieve your TFN if you have online access set up.

4. Contact Your Previous Employer or Financial Institution

Employers and banks often record your TFN for payroll and financial purposes:

- Employers: Contact your HR department or payroll provider.
- Banks and Super Funds: Contact your bank or superannuation fund directly and verify your identity to request your TFN.

5. Contact the Australian Taxation Office Directly

If other methods aren't successful, you can request your TFN directly from the ATO:

- Phone: Call the ATO on 13 28 61 (inside Australia).
- In-Person: Visit an ATO shopfront or service centre.
- Mail or Fax: Submit a request form, available on the ATO website, along with proof of identity.

Note: You'll need to verify your identity to protect your personal information.

How to Retrieve Your TFN if You've Lost It

Losing your TFN can be stressful, but the ATO provides secure ways to recover it:

1. Use Your MyGov Account

As mentioned, logging into your MyGov account linked to the ATO is usually the easiest way. Follow these steps:

- Sign in to my.gov.au.
- Select 'Tax' from the menu.
- View your tax details, including your TFN.

2. Contact the ATO

If you're unable to access your MyGov account, contact the ATO directly:

- Call the ATO on 13 28 61.
- Be prepared to answer security questions to verify your identity.
- Once verified, the ATO can provide your TFN over the phone or via secure mail.

3. Check Old Documents

Review previous tax returns, payment summaries, or correspondence that might include your TFN.

4. Engage with Your Financial Institutions

Banks or superannuation funds where you have accounts may have your TFN on record. Contact them with proof of identity to retrieve it.

How to Keep Your TFN Safe

Once you've found your TFN, it's important to keep it secure to prevent identity theft or fraud. Here are some tips:

- Do not share your TFN unless it's necessary for official purposes.
- Store your TFN in a secure location, such as a password-protected digital file or a locked physical safe.
- Be cautious about sharing your TFN over the phone or online, and verify the recipient's identity.
- Avoid carrying your TFN card or document with you unless required, to reduce the risk of loss or theft.

Frequently Asked Questions About Finding Your TFN

Can I Find My TFN on My Tax Return?

Yes, your TFN is typically printed on your Notice of Assessment or other tax documents like payment summaries.

Is My TFN Available Through MyBank?

Banks may record your TFN if you have provided it for superannuation or investment accounts, but they usually don't display it publicly. Contact your bank with proof of identity to access it.

What Should I Do If I Suspect Someone Else Has My TFN?

If you believe your TFN has been compromised, contact the ATO immediately to report potential identity theft and take necessary steps to protect your information.

Summary of Steps to Find Your TFN

- Review your previous tax documents and correspondence.
- Log into your MyGov account linked to the ATO.
- Contact your employer or superannuation fund.

- Reach out directly to the ATO via phone or in person.
- Keep your TFN secure once you've retrieved it.

Conclusion

Knowing how to find your Tax File Number is essential for managing your tax obligations and accessing government services smoothly. Whether through your records, online portals like MyGov, or direct contact with the ATO, there are multiple secure ways to retrieve your TFN when needed. Remember to keep your TFN information safe and confidential to protect yourself from identity theft. If you're ever unsure or unable to locate your TFN, don't hesitate to contact the ATO for assistance ? they are there to help you navigate the process securely and efficiently.

How Do I Find My Tax File Number? An Expert Guide to Locating Your Tax Identification

In the realm of personal finance and taxation, your Tax File Number (TFN) is a crucial piece of information. It acts as your unique identifier within the Australian taxation system, enabling the Australian Taxation Office (ATO) to process your tax returns, manage your superannuation, and ensure compliance with tax laws. Despite its importance, many individuals find themselves asking, "How do I find my tax file number?" If you're in this situation, worry not! This comprehensive guide will walk you through the process step by step, providing clarity and confidence in retrieving your TFN efficiently.

Understanding the Significance of Your Tax File Number

Before diving into how to find your TFN, it's vital to appreciate why this number matters. Your TFN is essentially your personal key to the Australian taxation system. It:

- Ensures your tax records are accurately linked to you.
- Simplifies the process of lodging tax returns.
- Facilitates correct withholding tax deductions from your income.
- Is necessary for setting up and managing superannuation accounts.
- Protects your financial identity by uniquely identifying you within government systems.

Losing or misplacing your TFN can lead to delays in tax processing, incorrect tax withholding, and potential penalties. Therefore, knowing how to locate your TFN swiftly is an essential aspect of managing your financial affairs.

How Do I Find My Tax File Number? Step-by-Step Guide

Locating your TFN involves understanding the various sources where it might be stored or recorded.

Here's an in-depth look at the methods available to you.

1. Check Your Official Documentation

The first step in your search should be to examine any official correspondence or documents you've received from the ATO or related financial institutions.

Common documents containing your TFN include:

- Tax Return Notices of Assessment: After lodging your tax return, the ATO provides a Notice of Assessment that includes your TFN.
- PAYG Payment Summaries or Payment Summaries: Employers often include your TFN on these summaries.
- Superannuation Statements: Your super fund statements may display your TFN.
- Annual Tax Statements from Financial Institutions: Banks, investment firms, or other financial entities may include your TFN in their annual summaries.
- Previous ATO Correspondence: Any letters or notices from the ATO may mention your TFN.
- Superannuation Fund Communications: Statements or correspondence from your super fund often contain your TFN.

Tip: Always store these documents in a safe, accessible location for future reference?digital copies can be stored securely in cloud services, while physical copies should be kept in a dedicated file or safe.

2. Access Your MyGov Account

The Australian government's MyGov portal is a centralized platform that links to various government services, including the ATO. If you have an active MyGov account linked to the ATO, retrieving your TFN is straightforward.

Steps to find your TFN via MyGov:

- Log in to Your MyGov Account: Visit my.gov.au and sign in using your credentials.
- Link or Access Your ATO Account: If not already linked, follow prompts to connect your ATO account.
- Navigate to the ATO Section: Once inside, locate the section labeled 'Tax' or 'Australian Taxation Office.'
- View Your TFN: The ATO dashboard will display your personal details, including your TFN.

Note: If you haven't set up a MyGov account or linked it to the ATO, this method won't be immediately available. Setting up a MyGov account is free and straightforward, but it requires verifying your identity.

3. Contact the Australian Taxation Office Directly

If you are unable to locate your TFN through your documents or online accounts, contacting the ATO directly is an effective fallback.

How to contact the ATO:

- Phone: Call the ATO's individual inquiries line at 13 28 61 (from within Australia). Be prepared to verify your identity through questions related to your personal details, previous tax lodgements, or superannuation accounts.
- In Person: Visit your local ATO shopfront or service center with appropriate identification.
- Online Contact: Use the ATO's secure messaging service via your myGov account if linked, or submit an enquiry through their online contact forms.

Important: Due to privacy and security measures, the ATO will only disclose your TFN after verifying your identity. This process may involve confirming details such as your full name, date of birth, address, and other identifiers.

4. Review Your Financial and Employment Records

Employers, payroll providers, and financial institutions typically retain records of your TFN, especially if they've issued you PAYG summaries or tax statements.

Sources include:

- Payslips: Some employers include your TFN on your pay slips.
- Superannuation Fund Statements: Your super fund statements may display your TFN.
- Bank or Investment Statements: Financial institutions often record your TFN for tax purposes.
- Previous Tax Returns: If you've lodged tax returns before, your TFN might appear on those documents.

Tip: If you have online accounts with your super fund or bank, log in to check whether your TFN is stored in your profile.

What To Do If You Can't Find Your TFN

Sometimes, despite efforts, you may still be unable to find your TFN. In such cases, it's important to understand the steps to take to avoid delays or penalties.

1. Lodge a 'Notice of Assessment' Request

If you've previously lodged a tax return, your TFN should be on your Notice of Assessment. If you've lost this document, contact the ATO to request a copy.

2. Complete a TFN Declaration Form

If you're starting a new job and don't know your TFN, you can complete a Tax File Number Declaration form and submit it to your employer. The employer will then contact the ATO on your behalf to verify and retrieve your TFN.

3. Apply for a New TFN

In rare cases, if you cannot locate your TFN and cannot retrieve it through the above methods, you can apply for a new one by:

- Visiting an ATO shopfront or service center.
- Providing proof of identity (such as your birth certificate, passport, or driver's license).
- Completing the Application for a Tax File Number for Individuals form.

Note: Applying for a new TFN when you already have one can complicate your records, so ensure you exhaust all options to locate your existing number first.

Best Practices for Managing Your TFN

Once you've located your TFN, it's essential to manage it responsibly:

- Keep it Secure: Store your TFN in a safe place and avoid sharing it unnecessarily.
- Use Digital Storage: Save digital copies securely, using encrypted cloud storage or password-protected files.
- Avoid Sharing: Only provide your TFN to trusted entities such as your employer, financial institutions, or the ATO.
- Update Your Records: Ensure your TFN is accurately recorded in all relevant accounts to prevent issues with your tax and superannuation.

Conclusion: Your Path to Finding Your TFN Is Clear

In summary, locating your Tax File Number involves a systematic approach:

- Review your physical documents like tax notices, payment summaries, and super statements.
- Check your online portals, especially your MyGov account linked to the ATO.
- Contact the ATO directly if needed, providing necessary identification.
- Consult your previous employer or financial institutions for records.
- If all else fails, apply for a new TFN through the ATO with proper identification.

Remember, your TFN is a vital part of your financial identity in Australia. Keeping it secure and accessible ensures smooth tax dealings and peace of mind. With the guidance provided here, you should now feel equipped to find your TFN efficiently and confidently navigate your taxation responsibilities.

Disclaimer: This article is for informational purposes only and should not replace professional advice. If you're unsure about your tax situation or need specific assistance, consult a qualified tax professional or contact the ATO directly.

QuestionAnswer How can I find my Tax File Number (TFN) if I've lost it? You can retrieve your TFN by logging into your myGov account linked to the Australian Taxation Office (ATO), contacting the ATO directly, or checking your previous tax records or notices. Is my Tax File Number (TFN) available on my payment summaries or tax documents? Yes, your TFN is usually printed on your payment summaries, income statements, or previous tax notices. If not, you can access it through your myGov account or by contacting the ATO. How do I apply for a new Tax File Number (TFN) if I don't have one? You can apply for a TFN online through the ATO's website, by completing a paper application form, or through authorized agents if you're eligible. The process is straightforward and usually free. Can I find my TFN through my employer or bank? Your employer or bank may have your TFN on file, but for privacy reasons, they cannot disclose it without your consent. You should check your payslips or bank statements first, or contact the ATO if needed. What should I do if I suspect someone else has my TFN? If you suspect your TFN has been compromised, contact the ATO immediately to report it. Do not share your TFN unnecessarily, and monitor your financial accounts for any suspicious activity. Are there any online tools to help me find my TFN? The ATO's online services via myGov allow you to access your TFN if you have previously linked your account. Otherwise, you will need to contact the ATO directly for assistance. How long does it take to get my TFN after applying? If you apply online, you can usually receive your TFN within a few days. Paper applications may take up to 28 days. It's recommended to apply early to avoid delays when filing your taxes.

Related keywords: tax file number, TFN, how to find my TFN, locate tax file number, TFN lookup, tax file number Australia, TFN application, TFN online, TFN lost, TFN confirmation

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