



CSS Associate deferred benefit

Benefit claim form

Benefit Application Form & Information Leaflet

This information leaflet forms part of the **benefit claim form**.

Read this first!

This Information Leaflet is intended to assist you to complete the attached benefit application form. It is not intended to provide a detailed explanation about your benefit payment options.

It is suggested that you separate the Information Leaflet from the form (if joined) so that you can refer to them as you complete the application form.

- > Our Contact Centre can provide details of your benefit entitlement and the options available to you. For more information:

Telephone: 1300 000 277

Facsimile: 02 6272 9612 or

Email: members@css.gov.au

- > It is in your interest to seek professional financial advice before you make a decision on a benefit. We cannot provide you with this advice.

See also **Section E—Information Acknowledgment**, to complete an acknowledgment that you have received sufficient information to make an informed decision about how you would like your benefit paid.

Who should use this form?

The attached benefit application form and Information Leaflet are to be used by persons claiming an associate deferred benefit in the Commonwealth Superannuation Scheme (CSS).

Use this form if you:

- > are an associate member of the Commonwealth Superannuation Scheme (CSS) and
- > have an associate deferred benefit in the CSS and
- > have reached age 55 and wish to claim your associate deferred benefit from the CSS.

After completing this form, please forward it to us at the address shown on the last page of the form.

When completing this form, you should note that you cannot nominate a claim date for your associate deferred benefit that is earlier than the date on which you complete the form and submit it to this Office, i.e. it is not possible for you to backdate the claim date (refer to Section E of the Information Leaflet for further details).

Forms you need to complete when claiming your CSS associate deferred benefit

- > the attached Benefit Application form
- > a 'Tax File Number Declaration' is obtainable from the Australian Taxation Office (ATO), or designated Newsagents that distribute ATO forms.

Compulsorily preserved amounts

The Superannuation Industry (Supervision) Regulations 1994 and the CSS legislation place some restrictions on the amount of cash lump sum that can be paid to persons who are not retiring from the workforce (*see Section C for the definition of retiring from the workforce*).

If you have not retired from the workforce, your lump sum must be rolled over to another regulated superannuation fund, an approved deposit fund or a retirement savings account.

The benefit application form

Your accurate completion of the Benefit Application form allows us to process the application as soon as possible after it is received. Take care when completing this form. If you do not complete the Benefit Application form correctly, the processing of your benefit will be delayed, or may be paid incorrectly.

Section A – Personal details

Please complete all the boxes in this Section. It enables us to identify you and any other potential beneficiary, and tells us where we can contact you.

Contact details

The postal address you provide is where all correspondence will be sent. A contact phone number is also required in case we need to contact you regarding the payment of your benefit.

If you have an email address, inclusion of your current email address will be helpful.

Section B – Identification requirements

To protect against fraud, money laundering, terrorism financing and safeguard your benefit, we need you to provide documentation to prove your identity before we can process your benefit request.

You need to provide certified copies of four identifying documents listed in Section B on the application form. Faxed copies are not acceptable. The person certifying the documents must attest that the documents are true copies, and that you are the valid holder of the identification.

We will store copies of identification electronically in a secure environment and securely destroy the paper copies. We will use all copies only for the purpose of confirming your identity.

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.

Section C – Employment declaration

You must sign the Employment Declaration in all cases.

Note: There are penalties for making false declarations in respect of benefit claims.

‘Retiring from the workforce’

Persons who are ‘gainfully employed’ within the meaning of the Superannuation Industry (Supervision) Regulations 1994 for at least 10 hours per week, are taken as having remained in the workforce.

Section D – Information acknowledgment

Please complete the acknowledgment that you have received and understood sufficient information to be able to make an informed choice of how you would like your benefit paid before completing this form.

Section E – Claim date and benefit options

Claim date

This section is where you nominate the date from which you would like to claim your CSS deferred benefit on age grounds. The deferred benefit pension commences with effect from the day after this claim date.

You must provide a claim date when completing your benefit application form. If you do not nominate a date the benefit application form will be returned to you.

The claim date is also used to determine the earnings rate that will be applied to your deferred benefit entitlements. It is, therefore, not possible for deferred benefits to be claimed retrospectively, i.e. it is not possible to nominate a claim date that is earlier than the date on which you are completing the benefit application form.

Benefit options

A CSS associate deferred benefit can be claimed at any time after you have attained 55 years of age. The untaxed part of an associate deferred benefit is paid as an indexed pension and the taxed portion as a lump sum.

If you have not retired from the workforce then your lump sum must be rolled over to a complying superannuation fund, an approved deposit fund, or a retirement savings account.

Section F – Benefit payment arrangements

This section sets out the different options for the payment of your benefit.

Rollovers must be paid to a complying superannuation fund, rollover fund, retirement savings account (RSA), an approved deposit fund, or be used to purchase an annuity.

Cash lump sums must be credited to an account in your name or to a joint account, provided you are one of the signatories to that account.

The indexed pension will be paid in fortnightly instalments to an account in your name or to a joint account, provided you are one of the signatories to that account.

We will not deduct tax from any amount rolled over to a rollover fund. The rollover fund will deduct 15% tax from any ‘post-30 June 1983 untaxed component’ of the lump sum at the time of rollover. Payment of the 15% tax will change the nature of this amount from an ‘untaxed amount’ to a ‘taxed amount’ in the rollover fund.

Taxation legislation provides that, once an amount has been paid to you or deposited in your bank account, it cannot be subsequently rolled over.

Lump sum payments

F1–Rollover fund or RSA for your compulsorily preserved lump sum benefit when you have not retired from the workforce

A compulsorily preserved lump sum is an amount that by virtue of the Superannuation Industry Supervision Act, cannot be taken as cash in hand, but must either be converted to pension or left in a complying superannuation fund, rollover fund, retirement savings account, or an approved deposit fund, until you retire from the workforce or reach the age of 60 years, whichever occurs first. As, the taxed component of your benefit cannot be converted to a CSS pension and as it cannot remain in the CSS fund once you have claimed your untaxed component (which must be paid as a pension), then there is no alternative but to rollover the amount to another fund.

This section is designed to allow you to tell us where you would like this part of your benefit to be paid to.

When completing this section you must include the name and Australian Business Number (ABN) for the nominated rollover fund or RSA. The provision of the Superannuation Fund Number (SFN) is optional.

You must also provide your Membership Number for the rollover fund or RSA, or, if you have not yet been issued with a Membership Number, a Superannuation Product Identification Number (SPIN). These details can be obtained from the rollover fund or RSA concerned. Failure to provide these details will result in delays in the payment of your benefit.

F2–Lump sum cash payment

This section should be completed if you are 55 years of age or more, have retired from the workforce, and want to take part or all of your lump sum as cash in hand. You may also wish to take part of this component in cash and rollover part to another fund. This section enables you to specify just how much of your lump sum you want paid in cash. You can nominate a gross dollar amount or a percentage of the lump sum.

You will also need to complete sections F4 to F8 to advise us where the cash payment is to be made.

F3–Rollover fund nominations

This section should be completed when you are eligible to take your lump sum as cash but would prefer to rollover part or all of that lump sum, to another fund.

You can nominate two rollover funds or RSA's to receive all or part of your lump sum benefit. Complete one nomination if you are going to roll over your complete benefit to one fund. Complete both nominations to provide details of a second fund if you are going to split the amount.

When completing this section you must include the name and Australian Business Number (ABN) for the nominated rollover fund or RSA. The provision of the Superannuation Fund Number (SFN) is optional.

You must also provide your Membership Number for the rollover fund or RSA or, if you have not yet been issued with a Membership Number, a Superannuation Product Identification Number (SPIN). These details can be obtained from the rollover fund or RSA concerned. Failure to provide these details will result in delays in the payment of your benefit.

All rollover cheques will be made payable to your nominated rollover fund (s) and sent C/- you at your home address, unless extenuating circumstances exist.

Which part of the benefit should be rolled over first?

Any lump sum benefit may contain monies that are both 'taxed' and 'untaxed'.

Generally speaking, the part of your benefit which is 'taxed' usually comprises fund earnings on your taxed component of your transfer amount. These amounts are subject to contributions tax while in the Fund are taxed separately at the time of payment.

The part of your benefit that is generally 'untaxed' includes any employer component which is paid direct from Commonwealth Revenue and has not been reduced by the contributions tax. Productivity amounts paid to your former spouse by his/her employer before 1990 are treated as taxed amounts. When paid as a cash benefit the 'untaxed' amount attracts a higher rate of tax. If rolled over, the gaining fund will deduct the 15% contributions tax from the untaxed amount.

Bank Account Details

Complete this section if you are electing to receive a cash lump sum or a pension as all or part of your benefit.

F4–Name of Bank

What is the Name of your Bank/Building Society/Credit Union?

F5–Address of Bank

What is the Branch Address?

F6–BSB number

Please ensure that you include your financial institution's Bank and State Branch (BSB) code, otherwise your payment may be delayed. If you do not know the BSB code, ask your financial institution.

F7–Account number

Please ensure that you use a correct account number—note that it has a maximum of nine (9) digits and is not necessarily the same as your Automatic Teller Machine (ATM) access card number.

It is very important that these details are correct and legible, as incorrect BSB or account numbers can lead to payments going astray or being returned to us.

Return of payment from the banking system and reissue can take a minimum of two weeks to finalise.

F8–Account names

Benefit payments can only be made to an account that is in your name. The account can be in your name alone, or in joint names. If it is a joint account one of the names must be yours.

Section G – Taxation matters

G1–your tax file number

Completing this section is optional. It allows you to provide your Tax File Number (TFN). Your TFN is used both in determining the tax rate to apply when calculating the tax payable on your benefit, and for superannuation purposes.

ComSuper, acting on behalf of ARIA, is authorised to collect your TFN under the provisions of the *Superannuation Industry (Supervision) Act 1993*.

If you do provide your TFN, we will only use it for legal purposes, which currently include:

- > finding or identifying your superannuation benefits where the other information is insufficient
- > calculating tax on any Superannuation Lump Sum Payment you may be entitled to
- > providing information to the Commissioner of Taxation
- > providing it to the trustee of another superannuation fund to which your benefits are transferred in the future, unless you specifically instruct us not to. We will not pass your TFN to any other fund if you tell us, in writing, not to do so. (See Section F3.)

Note: These purposes may change in the future.

Otherwise, we will treat your TFN as confidential.

It is not an offence if you do not provide your TFN but you may pay more tax on your benefits than you would otherwise. ComSuper will be obliged to deduct tax at the highest Marginal Tax Rate plus the Medicare Levy. Of course, this additional tax may be reclaimed through the income tax assessment process when you lodge your tax return for the year of payment.

G2–approval to advise your TFN to rollover funds

This is where you authorise us to provide your TFN to those rollover funds you have nominated in Section G.

G3–‘Tax File Number Declaration’

If you wish to claim the tax free threshold against your pension benefit, you should complete a ‘Tax File Number Declaration’. These declarations are obtainable from the ATO or designated newsagents that distribute ATO forms.

After your benefit is paid

Documents you may receive from us

After your benefit is paid you will receive some documents associated with your entitlements. Depending on which benefit you choose, these documents may include:

- > a benefit payment letter, advising you of your benefit entitlement and when your payment will be made
- > a ‘*Superannuation Rollover Statement*’, in duplicate for each rollover nominated in section F, which shows the breakup, for taxation purposes of each rollover you nominate
- > a ‘PAYG Payment Summary’, in duplicate, for any lump sum cash payment paid to you
- > a rollover payment cheque (or cheques), made payable to your nominated rollover fund(s)
- > a payment summary in respect of your associate deferred benefit and bi-annual pension increase advices (which are sent to you in January and July each year if you are receiving a pension).

Do NOT lose these documents. They may be required to complete tax returns, lodge rollovers, or apply for Centrelink benefits, etc. It will take some time to issue replacements.

Rollover requirements

Rollover cheques are sent to you at the postal address you nominate on your Benefit Application form. It is your responsibility to lodge them with the rollover fund with a copy of the Superannuation Rollover Benefits Statement.

Note: Do not send any rollover forms to us.

Interest on your lump sum

Your benefit will be credited with additional interest from the date the benefit becomes payable through to the date the benefit is paid.

What next?

When you have completed your benefit application form, the completed form should be sent to us.

Note: We cannot process the payment of your benefit until **after** the date you have nominated as the date from which your deferred benefit is to be paid. You may, however, submit your application form before this date. This will allow us to check that all documentation and information has been provided in advance of your claim date.

Remember, the sooner we get your correctly completed application form, the less likelihood there is of any delay in the processing of your benefit.

Privacy

ARIA and its Administrator, ComSuper are collecting the information on this form for the following reasons:

- > to confirm your identity
- > to assess your eligibility for payment of the benefit
- > to pay your benefit
- > to contact you.

ARIA and 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 as required by policy and legislation. We will not disclose your personal information to these agencies unless it is lawful to do so.

Change of address

If you receive a pension it is very important that you advise us of any change in your postal address or your bank account details. This will enable us to forward information to you every six months regarding your benefit.

All enquiries: 1300 000 277

Unclaimed Benefits

You must claim your CSS deferred benefit once you reach age 65. If you do not claim your benefit when you reach age 65 you may be treated as a 'lost member' and your benefit may be transferred to the ATO for administration as a 'lost membership'.

Alternatively, if you have claimed your benefit and made an election to receive a lump sum benefit but have not provided details of where the lump sum is to be paid, we may pay your lump sum to the Eligible Rollover Fund (ERF) nominated by ARIA.

Any outstanding benefits will also be paid to the ERF in the following circumstances:

- > if you do not nominate a rollover fund in section F1 to receive any compulsorily preserved components of your lump sum benefit, or
- > a rollover payment cheque is returned unclaimed or goes stale (e.g. not presented within 15 months of the issue date).

SECTION B – Identification requirements

To protect against fraud, money laundering, terrorism financing and safeguard your benefit, we need you to provide documentation to prove your identity. Please be aware that under some circumstances we may request further information from you.

To do this, you will need to provide certified copies of **one** document from column A in the table below **AND** certified copies of **three** documents from column B.

A	B
Passport (current or expired by less than two years)	Medicare card
Birth certificate or extract, issued by an Australian or foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A current statement from a financial institution with the same address and name as on the application and not more than three months old. This statement must be the account that you are requesting payment into
Birth card issued by a state registry of births, deaths and marriages	Copy of an electricity bill with the same address and name as on the application
Australian citizenship certificate	Copy of a telephone bill with the same address and name as on the application
Current drivers licence or permit issued by state or territory or foreign government	Copy of a gas bill with same address and name as on the application
Current identification card issued to a public sector employee	Copy of a rates bill with same address and name as on the application
An identification card issued to a student at a tertiary education institution	Valid credit card
Pension or other social security benefit card	A document from column A not yet provided
Proof of age card issued by a state or territory, containing your photograph	Copy of a tax return letter from the Australian Taxation Office with the same address and name as on the application
A national identity card, containing your photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A letter from Centrelink or Department of Veterans' Affairs with the same address and name as on the application
Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	

For example, you could provide a copy of your birth certificate (from Column A) and copies of your Medicare card, a phone bill and an electricity bill (from Column B).

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. We will store copies of identification electronically in a secure environment and securely destroy the paper copies. We will use all copies only for the purpose of confirming your identity.

All copies of documents provided must be certified as true and correct copies of the original by one of the following:

- > a legal practitioner enrolled on the roll of a supreme court or the high court of Australia
- > a judge or magistrate of a court
- > a chief executive officer of a Commonwealth court
- > a registrar or deputy registrar of a court
- > a Justice of the Peace (JP)
- > a notary public
- > a police officer
- > an agent or a permanent employee of the Australian Postal Corporation with two or more years of continuous service in an office supplying postal services to the public
- > an Australian consular officer or an Australian diplomatic officer
- > a finance company officer with two or more years of continuous service with one or more finance companies
- > a person employed by, or an authorised representative, of the holder of an Australian financial services licence with two or more continuous years of service
- > a member of the Institute of Chartered Accountants of Australia (ICA), Certified Practising Accountants (CPA Australia) or National Institute of Chartered Accountants (NIA) with two or more years of continuous membership.

The certifying authority also must confirm in writing that you are the valid holder of the identification that you are presenting and that any copies are true copies of the original.

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

SECTION C – Employment details

I am *'retiring from the workforce'* or I have *'reired from the workforce'*. [See definition in Section C of the Explanatory Notes]
 (delete whichever is not applicable)

SIGNATURE

DATE

DAY		MONTH		YEAR	

I am NOT *'retiring from the workforce'* and will be continuing employment with the following employer:

NAME OF EMPLOYER

SIGNATURE

DATE

DAY		MONTH		YEAR	

SECTION D – Information acknowledgment

[Benefit processing may be delayed if this acknowledgment is NOT completed].

I have been given enough information to make an informed decision about how I would like my benefit to be paid.

I also understand that, by choosing a benefit option in Section E, I am making a formal election under the provisions of the CSS legislation and this benefit election cannot be changed except in certain circumstances approved by ARIA.

SIGNATURE

DATE

DAY		MONTH		YEAR	

If you need more information, or would just like to talk about the options you have, please call our Call Centre on telephone 1300 000 277, facsimile (02) 6272 9612, or email members@css.gov.au

SECTION E – Claim date and benefit options

Please read Section E of the explanatory notes before completing this section

Claim date

I,

whose Reference (AGS) No. is hereby give written notice to ARIA

that I wish to claim my deferred benefit on

(the deferred pension will commence with effect from the day after the claim date)

SIGNATURE

DATE

DAY		MONTH		YEAR	

Section E continued over page

SECTION G – Taxation matters

G1. What is your Tax File Number?

ComSuper, acting on behalf of ARIA, is authorised to collect your Tax File Number (TFN) under the provisions of the *Superannuation Industry (Supervision) Act 1993*. The legal uses of your TFN are summarised in Section G of the Information Leaflet.

Important Note: If you have already provided your TFN to us you are under no obligation to provide it again when making an application for benefits. However, if your TFN is NOT recorded by us, payment of your benefits may be delayed.

G2. Can we give your TFN to the Rollover Fund(s) / RSA(s) nominated above? YES NO

Tax File Number Declaration

G3. Pension recipients should also obtain and complete a *Tax File Number Declaration* form (obtainable from the ATO) in order to claim any available tax offsets and deductions. **Attach the completed Declaration to this application form.**

Member checklist

Have you:

- read the information leaflet, received a benefit estimate, and any other information you require to make an informed choice?
- filled in all the sections applicable to you?
- attached certified copies of documents requested in Section B to prove your identity?
- signed the Declarations at Sections C and D?
- provided a claim date and signed the acknowledgement in Section E?
- completed the compulsory preservation rollover at section F1 (if applicable)?
- completed cash payment and/or rollover nomination details at section F2 and/or F3?
- completed the bank account details in sections F4 to F8?
- provided an 'ESP Start date' (if appropriate) in section I1?
- provided your TFN in section G1?
- attached your completed 'Tax File Number Declaration'?

YOU HAVE NOW COMPLETED THIS FORM

Please send it to:

CSS
PO Box 22
BELCONNEN ACT 2616

END FORM