



# Deferred benefit

## Invalidity Benefit Claim Form

### Benefit Application Form and Information Leaflet

**Before completing this benefit application form, you are advised to read the CSS Product Disclosure Statement at [www.css.gov.au](http://www.css.gov.au) or call 1300 000 277.**

**The Explanatory Notes form part of the benefit application and both parts should be provided to members.**

The attached benefit application form and explanatory notes are to be used by Commonwealth Superannuation Scheme (CSS) deferred benefit members who are claiming their deferred benefit on invalidity grounds.

**Note:** Before completing this form, ARIA must have approved release of the benefit on the grounds that you are totally and permanently incapacitated.

## Read this first!

Before completing this benefit application form, you are advised to read the **CSS Product Disclosure Statement** at [www.css.gov.au](http://www.css.gov.au) or call 1300 000 277.

These explanatory notes are intended to assist you to complete the attached benefit application form. They are not intended to provide a detailed explanation of your benefit options.

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

## Where can you find out more about your benefit entitlements?

There are many of our publications that explain the various benefit options which are available to you.

Detailed information on your options can be found in the **CSS Product Disclosure Statement**. Please use this book as your reference when you are deciding on your election options. There are fact sheets on *Tax and Your CSS benefit* and *Preservation of Benefits* which you should read. These can be downloaded from our website at [www.css.gov.au](http://www.css.gov.au)

Other sources of information include the following:

- > Our Call Centre can provide details of your benefit entitlement, explain the benefit options and provide information on the value of your prospective benefits. For more information:

Telephone: 1300 000 277

Facsimile: 02 6272 9612 or

Email: [members@css.gov.au](mailto:members@css.gov.au)

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

See also **Section B – 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.

## Forms you need to complete when claiming your CSS 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.

## The benefit application form

Your accurate completion of the Benefit Application form allows us to process the application as soon as possible after the date of your retirement. 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.

### Relationship details

Details of your relationship status including same sex or opposite sex de facto relationships, should be provided. You may wish to include a copy of your marriage certificate or registered relationship certificate with your application. This would speed up the process in the event that a spouse’s benefit becomes payable.

For the definition of a spouse for death benefits see the **Death benefits** fact sheet at [www.css.gov.au](http://www.css.gov.au)

### 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 – Information acknowledgement

Please complete this 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 and that you have been advised to read the **CSS Product Disclosure Statement** before completing this form.

You are making a formal election under the provisions of the *Superannuation Act 1976*. This election is binding and cannot normally be changed, although ARIA may, at its absolute discretion, agree to cancel an election in certain circumstances.

Information sources are shown at the start of these explanatory notes and it is **strongly recommended** that you make use of them **before** proceeding to complete this application form.

You should also note that, if your benefit has been paid and you then change your mind about the payment arrangements, a fee will be charged by us for the re-issuing of the payment.

## Section C – Benefit options

This section contains the benefit options that are available to CSS deferred benefit members who are claiming their benefit on invalidity grounds. Each option requires a signed election by the applicant for the benefit choice to be valid. **Only make one choice**, otherwise your benefit application will be invalid and payment will be delayed.

Your benefit may also be subject to deduction of any outstanding superannuation contributions surcharge debt at the date of determination. (See **Section E** on surcharge for more information).

### Option 1–maximum pension and lump sum

This option provides you with a standard CPI indexed pension together with an additional non-indexed pension purchased by your member component only. The productivity component together with any supplementary contributions will be paid as a lump sum.

### Option 2–standard pension and lump sum

This option provides you with a standard CPI indexed pension plus a lump sum of your member and productivity components.

### Option 3–lump sum only, no pension

**This option is only available to former Provident Account members.** The election provides you with a lump sum calculated on the basis of three times your accumulated basic contributions and earnings, plus any supplementary contributions and your productivity component.

## Section D – Personal earnings declaration

If you are receiving personal earnings (i.e. salary, wages, fees or other amounts for services rendered or work performed, including Directorship fees), you are required to give us particulars of those earnings.

## Section E – Superannuation contributions surcharge

A superannuation surcharge is payable by members whose adjusted taxable income (taxable income plus the value of employer contributions to their superannuation) exceeded certain levels before 1 July 2005. Also, members who had declined to provide their tax file number (TFN) for superannuation purposes may have had surcharge assessed.

The surcharge was abolished from 1 July 2005 however any existing liabilities prior to this date must still be met.

If you had a surcharge debt advised to you by either the ATO or CSS, and you have not paid off the debt, this debt will be actioned as per your benefit application.

If the ATO advises you of a surcharge liability after the date you take your benefit, you should pay the debt direct to the ATO.

## Section F – Benefit payment arrangements

This section allows you to nominate how your lump sum will be paid.

All rollovers must be made to a complying superannuation fund, rollover fund, Retirement Savings Account (RSA), or be used to purchase an annuity.

CSS will not deduct tax from any amount rolled over to a rollover fund, however the untaxed components of the lump sum will be taxed at 15% by the receiving fund. This will alter the nature of the amount from ‘untaxed’ to ‘taxed’. A higher rate of tax will apply to transfers over \$1.1 million from an untaxed scheme to a taxed scheme.

**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–Lump sum cash payment

This section allows you to advise what portion of your lump sum is to be paid in cash. You are able to select a gross dollar amount, a percentage of the lump sum amount, or if you have selected a rollover in section F2, the balance of the lump sum benefit.

You also have to complete bank account details in sections F3 to F7, to advise us where the cash payment is to be made.

#### F2–Rollover fund nominations

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 should include sufficient information to enable us to identify the rollover fund or RSA such as the name and Australian Business Number (ABN). 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 Provider 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.

### Can I request which part of the benefit to rollover first?

From 1 July 2007, proportioning rules require that your taxable and tax-free components be spread in equal proportions across those parts of the benefit payment you receive as cash or rollover.

Therefore, while you may request a certain order of payment or rollover, the payment will be subject to proportioning.

For further information on how your benefit is taxed it is recommended that you read the CSS fact sheet *Tax and Your CSS Benefit*.

## 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.

### F5-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.

### F6-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.**

### F7-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-Start date for taxation purposes

For taxation purposes, your lump sum benefit is called a Superannuation Lump Sum Payment.

The start date relates to the date your eligible service period (ESP) commenced and is used to calculate the various components of your Superannuation Lump Sum Payment for taxation purposes.

Generally, your ESP is the number of days between the date you commenced the employment to which your CSS deferred benefit relates, (which may be earlier than the date you joined the CSS) and the date your payment is made. If your CSS membership commenced before 1 July 1983 and you have a Long Service Leave start date that is earlier than your CSS start date, that earlier start date applies as your ESP start date. Earlier periods of employment for which you paid a transfer value into the CSS are added to your ESP. If this is the case, please fill in the start date of that earlier service.

If you do not show a date in this section, we will use the date on which you joined the CSS Scheme as your start date.

### G2-Your Tax File Number

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, we are 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 *Australian Taxation Office Application/Enquiry* form with the Australian Taxation Office (ATO). Forms are available at [www.ato.gov.au](http://www.ato.gov.au) or all ATO branch. You must provide proof of identity at the time you lodge the form.

### G3-Approval to advise your TFN to rollover funds

We will provide your TFN to the receiving fund unless you instruct us not to. Please note that there are consequences for not supplying your TFN to a fund.

### G4-'Tax File Number Declaration'

If you have chosen to receive all or part of your benefit as a pension (Section C-Options 1 or 2) and you wish to claim the tax free threshold and/or any available offsets and deductions against your pension benefit, you should complete the ATO Declaration form and attach it to your benefit application.

## 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 *'Rollover Benefits 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); and
- > a *'PAYG Payment Summary'* and annual pension increase advice for any pension payments paid to you (which are sent to you in 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 Rollover Benefits Statement.**

**Note:** Do not send any rollover forms to us.

## What next?

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

## 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 each year regarding your benefit.

All enquiries: 1300 000 277

## Unclaimed benefits

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 if a rollover payment cheque is returned unclaimed or goes stale (e.g. not presented within 15 months of the issue date).

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Australian  
Reward  
Investment  
Alliance

# Deferred benefit

## Invalidity Retirement Benefit Application

### Hints for using this form

- > Read the Explanatory Notes and each section of the form carefully before filling it in.
- > Use Capital Letters and a blue or black pen.
- > Sign your name where needed. If you don't sign the relevant sections of the form, it will be returned to you.

### SECTION A – Personal details

Reference (AGS) number

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Title (please tick one)

Mr
  Ms
  Mrs
  Miss
  Other

YOUR NAME

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name/s

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Your date of birth

		/			/														

Relationship details

Married
  Single
  De facto

SPOUSE'S FULL NAME  
Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name/s

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Start date of de facto  
relationship (if applicable)

		/			/														

Spouse's date of birth

		/			/														

YOUR CONTACT DETAILS  
Your postal address

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STATE

--	--	--

POSTCODE

--	--	--	--	--

Contact phone number

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Email address

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## SECTION B – 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 and I have been advised to read the **CSS Product Disclosure Statement** before completing this form.

I also understand that, by choosing a benefit option in Section C, 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	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

## SECTION C – Benefit options

PLEASE ENSURE THAT ONLY ONE BENEFIT OPTION IS COMPLETED

### Option 1–Maximum pension and lump sum

I,

whose Reference (AGS) No. is

AGS NUMBER

**elect** to take my benefit as a maximum pension plus a refund of my productivity component and any supplementary contributions.

SIGNATURE

DATE

DAY		MONTH		YEAR	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

If you have an outstanding superannuation contributions surcharge debt you will need to complete **Section E** to tell us which component of your benefit you would like the surcharge debt deducted from. If not, go to **Section F–Payment Arrangements**, to tell us how you would like your pension and lump sum paid.

### Option 2–Standard CPI indexed pension and lump sum of member and productivity components

I,

whose Reference (AGS) No. is

AGS NUMBER

**elect** to take my benefit as a standard CPI indexed pension plus a lump sum of my member and productivity components

SIGNATURE

DATE

DAY		MONTH		YEAR	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

You have now completed this section. If you have an outstanding superannuation contributions surcharge debt you will need to complete **Section E** to tell us which component of your benefit you would like the surcharge debt deducted from. If not, go to **Section F–Payment Arrangements**, to tell us how you would like your pension and lump sum paid.

Section C continued over page







## Section G continued

The CSS is authorised to collect your TFN under the provisions of the *Superannuation (Supervision) Act 1993*. We will treat your TFN as confidential and will only use it for legal purposes, which include:

- > disclosing it to the trustee of an eligible superannuation entity regulated exempt public sector superannuation scheme or RSA provider to which your benefits are transferred in the future, unless you specifically instruct us not to
- > finding or identifying your superannuation benefits where other information is insufficient
- > calculating tax on your benefits
- > providing information to the Commissioner for Taxation.

Note that the lawful purposes may change in the future as a result of legislative change.

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

What is your Tax File Number?

G3. Select this box if you do not want us to pass on your TFN

### Tax File Number Declaration

G4. 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 all the explanatory notes, received a benefit estimate, and any other information you require to make an informed choice;
- filled in **all** the sections applicable to you;
- signed the Declarations at Sections B;
- signed an election option in Section C;
- completed cash payment and/or rollover nomination details at Section F1 and/or F2;
- completed the bank account details in sections F3 to F7;
- provided an 'ESP Start date' (if appropriate) in Section G1;
- provided your TFN in Section G2;
- attached your completed 'Tax File Number Declaration'; and
- attached a copy of your marriage certificate or registered relationship certificate?

### YOU HAVE NOW COMPLETED THIS FORM

Please send it to:

CSS  
PO Box 22  
BELCONNEN ACT 2616

END FORM