



Delayed updated pension

Benefit application form

Before you complete this benefit application form, please read the **CSS Product Disclosure Statement**.

This form and the explanatory notes are for CSS members who, following the sale or outsourcing of an organisation, business etc elected to receive a delayed updated pension and who have reached their minimum retiring age (generally age 55) or have been retired on the grounds of invalidity.

What we need from you

To help us process your benefit claim quickly, make sure you:

- > Fully understand your benefit entitlements.
- > Complete the form fully and accurately.
- > Send the completed form to us at the address below. If you'd like to confirm that we have received your application, call **1300 289 548**.
- > If you elect to take a pension, it is important you tell us if you change your postal address or bank account details. This allows us to send you information each year about your benefit, and make payments to the correct account.

What you can expect from us

- > After we receive your application form, we will check that it's complete and correct.
- > We will contact you if there are any issues.
- > Once your benefit has been processed, we will send you a letter with the details of your entitlement.

Where can I find out more about my benefit entitlements?

- > Visit our website at www.css.gov.au.
- > See our **Tax and your CSS benefit** fact sheet.
- > Get a benefit estimate using member services online.
- > Contact us at the details below.
- > We can't give you financial advice about your benefit options – you should consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor.

Explanatory notes

Your DUP benefit is normally available from age 55 years, provided you have ceased employment.

The benefit is based on:

- > your completed years and days of contributory service to 'sale or transfer day'
- > actual age in complete years at the date you claim the benefit on final retirement, and
- > your salary for superannuation on 'sale or transfer day', updated by CPI movements to the date the benefit becomes payable on your final retirement.

'Sale or Transfer day' is the day on which you ceased to be a member of the Scheme as a consequence of your organisation, etc. being sold, transferred or outsourced.

Section C – Employment details

You must be retired from the workforce to claim your delayed updated pension benefit.

You are considered retired from the workforce if you cease employment or will be employed for less than 10 hours per week.

Your DUP benefit will be payable from either the date you advise that you have or will be leaving the workforce, or the date you complete and sign **Section B** of the benefit application, whichever is the later. You can't nominate a claim date that is earlier than the date on which you are completing the benefit application form. Also, once you lodge your application, you can't change your claim date or withdraw your claim.

Note: Giving false or misleading information is a serious offence.

Section D – Benefit options - age retirement

Option 1 – maximum pension, no lump sum

This option gives you a standard CPI-indexed pension together with an additional non-indexed pension purchased with your member and productivity components.

As there is a limit on the amount of non-indexed pension you can purchase, we will pay any excess member component as a lump sum.

Option 2 – maximum pension, refund of productivity component

This option gives you a standard CPI-indexed pension together with an additional non-indexed pension purchased with your member component only.

Your productivity component will be paid as a lump sum.

As there is a limit on the amount of non-indexed pension you can purchase, we will pay any excess member component as a lump sum.

Option 3 – standard CPI-indexed pension, and lump sum

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

Option 4 – lump sum only (no pension)

This option is only available to former provident account members who have reached age 60.

It gives you a lump sum based on three times your accumulated basic contributions and fund earnings, plus any supplementary contributions and your productivity component.

Section E – Benefit options - invalidity retirement

Your DUP benefit is payable immediately in the event of invalidity retirement accepted by ARIA. If a Benefit Classification Certificate (BCC) applies to the circumstances of your invalidity retirement, benefits will be based on your contributory service calculated to the date of sale, transfer or outsourcing. If a BCC does not apply, has expired, or was not issued, benefits are based on prospective service to maximum retirement age (usually age 65 years).

Option 5 – maximum pension, refund of productivity component

This option gives you a standard CPI-indexed pension, together with an additional non-indexed pension purchased with your member component only. Your productivity component will be paid as a lump sum.

Option 6 – standard CPI-indexed pension and lump sum

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

Option 7 – lump sum only, no pension

This option is only available to former provident account members who have reached age 60. It gives you a lump sum based on three times your accumulated basic contributions and fund earnings, plus any supplementary contributions and your productivity component.

Option 8 – lump sum only - less than eight years' prospective service

This option only applies if you had **less than eight years' prospective service** from the time you commenced in the CSS until reaching maximum retirement age (usually age 65 years).

The benefit payable is a lump sum of the greater of half your salary or 3.5 times your accumulated basic contributions, **plus** any accumulated supplementary contributions and your productivity benefit.

Section F – Personal earnings declaration

Only complete this section if you are claiming your DUP benefit on invalidity grounds.

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 G – Your pension payment

Account details

We can only pay your pension into an Australian account held in your name. If it's a joint account, one of the names must be yours.

Section H – Your lump sum cash payment

We can only pay your lump sum into an Australian account held in your name. If it's a joint account, one of the names must be yours.

Taxation legislation states once an amount has been paid to you or deposited in your bank account, you cannot subsequently roll it over.

Section I – Rollover details

You need to check that you can rollover your benefit to a complying super fund, rollover fund, RSA, or use it to purchase an annuity.

Rollover fund nominations

You can nominate up to two rollover funds or RSAs to receive all or part of your lump sum benefit.

We will make all rollover cheques payable to your nominated rollover funds and unless you specify otherwise, send them directly to your nominated fund(s).

Can I choose which component of the benefit to rollover first?

While you may request the components of your benefit be paid in a specific manner, the payment will be subject to proportioning.

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.

Section J – Superannuation contributions surcharge

You only need to fill in this section if you have an outstanding surcharge debt. Please refer to the **Superannuation contributions surcharge** fact sheet for more information.

Section K – Taxation matters

Start date for taxation purposes

The start date relates to the date your eligible service period (ESP) started and we use it to calculate the various components of your super lump sum payment for taxation purposes. You'll need to contact your personnel section for your ESP date.

Generally, your ESP is the number of days between the date you started APS employment, (which may be earlier than the date you joined the CSS) and the date we make your payment. If your CSS membership started before 1 July 1983 and you have a long service leave start date earlier than your CSS start date, that earlier date applies as your ESP start date.

We also include earlier periods of employment for which you paid a transfer value into the CSS to your ESP.

Your tax file number (TFN)

If you don't give us your TFN, we are required to deduct tax at the top marginal rate plus the Medicare levy from your benefit.

Approval to advise your TFN to rollover funds

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

Section L – Declaration

If you don't sign this section, your form will be returned to you and your payment may be delayed.

Privacy

We are collecting the information on this form to determine your entitlement to benefits governing the CSS. Where applicable, we will pass on identifying information to the rollover institutions you nominate.

We also pass on information about your CSS entitlements to the ATO, Centrelink and the Department of Veterans' Affairs.

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.



Delayed updated pension

Age and invalidity retirement benefit application form

Read the explanatory notes and each section of the form carefully before filling it in.

SECTION A Personal Details

Reference number (AGS)

Salutation Mr Mrs Ms Miss Other

Your name GIVEN NAME(S)

SURNAME

Date of birth / /

Relationship details Married Single De facto

Address POSTAL ADDRESS

SUBURB STATE POST CODE

RESIDENTIAL ADDRESS

SUBURB STATE POST CODE

Spouse's name GIVEN NAME(S)

SURNAME

Start date of de facto relationship (if applicable) / /

Spouse's date of birth / /

Phone HOME

WORK

Email

@

Would you like to receive an SMS message to confirm that we have received your application?

Yes No

MOBILE NUMBER

SECTION B Identification requirements

To protect against fraud, money laundering, terrorism financing and safeguard your benefit, we need you to supply documentation to prove your identity. Under some circumstances we may request further information from you.

You will need to supply 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 supply 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 supplying 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.

Certification must appear on the front of the documents. All copies of documents supplied 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.

For a full list of certifying authorities, visit the Comlaw website at www.comlaw.gov.au.

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 G Your pension payment

Name of Australian bank, building society or credit union

Branch

BSB number -
 - must be six numbers

Account number
 - no more than nine numbers

Account in the name(s) of

SECTION H Your lump sum cash payment (if applicable)

I would like my lump sum cash payment to be comprised of either (please choose one):

a percentage of total lump sum %
 or
 a gross dollar amount \$
 or
 the benefit balance after any rollovers.

Name of Australian bank, building society or credit union

Branch

BSB number -
 - must be six numbers

Account number
 - no more than nine numbers

Account in the name(s) of

SECTION K Taxation matters

What is your start date for taxation purposes? (See **Section K** in the Explanatory notes)

D	D	/	M	M	/	Y	Y	Y	Y

What is your tax file number?

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Tick this box if you don't want us to give your TFN to another super fund.

If you have elected to take a pension, you should also complete a Tax file number declaration form (available from the ATO or your personnel section) to claim any available tax offsets and deductions. Attach the completed declaration to this application form.

SECTION L Declaration

I declare that:

- > I have been advised to read the **CSS Product Disclosure Statement** before completing this form.
- > I have been given enough information about the benefit options available to make an informed decision.
- > all information I have supplied is complete and correct.
- > by choosing a benefit option in **Section D or E**, I understand that 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 and date

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

If you need more information, call 1300 000 277 or email members@css.gov.au.

SECTION M Member checklist

I have:

- > filled in all sections applicable to me
- > attached certified copies of documents requested in **Section B** to prove my identity
- > selected a benefit option in **Section D** (if retiring on age retirement grounds) or **Section E** (if retiring on invalidity grounds)
- > completed cash payment and account details in **Section H** (if applicable)
- > included rollover fund details in **Section I** (if applicable)
- > attached my completed **tax file number declaration**
- > signed the declaration in **Section L**.

END FORM