



# Delayed updated pension

## Benefit application form & 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.

To be used by members of the Commonwealth Superannuation Scheme (CSS) who, following the sale or outsourcing of an organisation, business, service, function etc. elected to receive a **Delayed Updated Pension (DUP)**, and who have either:

- > reached minimum retiring age and retired from the workforce, or
- > been retired on the ground of invalidity, having been found by ARIA to be totally and permanently incapacitated.

When completing this form, you should note that your DUP benefit will be payable from either the date you advise that you have or will be leaving the workforce in Section B or the date you complete and sign your benefit application form, whichever is the later; ie you cannot backdate the date from which you wish to claim your DUP benefit (refer to Section C of the Explanatory Notes for further details).

Use form **SRR4–Involuntary retirement within three years of sale or transfer**—only if these provisions applied to your sale, transfer or outsourcing and you have been retrenched within the three year period. **Note:** Applications under these provisions must be made within 21 days of retrenchment to be valid.

Surviving spouses should use form DUP–SC–CSS ‘**Spouse and child(ren) of a Deceased DUP Member**’ which is available from us on request.

## 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 notes explain the various benefit options which are available to you on claiming your Delayed Updated Pension (DUP) benefit. The options are those standard options contained in the Rules of the Scheme applicable to age and invalidity retirement.

The notes also tell you what you have to do to claim your benefit. The front section is detachable so that you can refer to it as you complete the application form.

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

## Forms you need to complete

- > The attached Benefit Application form, and
- > a *Tax File Number Declaration* form.

## The benefit application form

Your accurate completion of the attached Benefit Application form allows us to process the application as soon as possible after the effective date of your retirement from the work force or invalidity 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.

In normal circumstances, applications will be processed within 10 working days of receipt. This processing period varies depending upon workloads and the accuracy of the information supplied.

## Section A – Personal details

Please complete all the boxes in this Section.

The postal address you provide is where all correspondence will be sent.

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 phone numbers are also required, in case we need to contact you regarding the payment of your benefit. Your current work number is useful if you submit your application form before ceasing work, as this will allow us to check information with you quickly.

## 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 – Cessation of employment declaration

This Declaration contains the details of the date you have or will cease to be gainfully employed in the workforce for the purposes of qualifying for a postponed benefit.

**'gainfully employed'** means:

As defined in the *Superannuation Industry (Supervision) Act 1993* means employed for a period of at least 10 hours per week.

Your DUP benefit will be payable from either the date that 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.

In effect, this means that you cannot backdate the date from which your DUP benefit is to be paid; the date from which the DUP benefit is payable can never be a date earlier than the date you complete your benefit application. You can, however, nominate a future date as the date that you will be leaving the workforce and your benefit will then be paid with effect from that date.

## Section D – About your previous employment

### Summary of election options

Please complete both boxes.

Your DUP benefit is normally available from age 55 years, provided you have ceased employment. [See Section E]

The benefit is payable immediately in the event of invalidity retirement accepted by ARIA, subject to any existing medical restrictions (where a BCC applies). [See Section F]

Spouses' and children's benefits, where applicable, become payable on the death of a member. (See form DUP-SC-CSS).

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.

DUP benefits are generally paid as a fully indexed pension, payable for life, plus a lump-sum refund of your accumulated contributions and productivity benefit (if administered by us). The lump sum, including the productivity benefit (if applicable) can be converted to a non-indexed pension.

For members of the former Provident Account at 30 June 1976, the benefit can be taken as a total lump sum in the following circumstances:

- > on election, from age 60 onwards, or
- > at any age on invalidity retirement.

### Impact of the superannuation contributions surcharge on benefits

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 E – Election options – age retirement

Completion of the Election Options in Section E allows you to choose the type of benefit you wish to be paid from those available under the CSS provisions.

You must select **one** of the options indicated on the form. In doing this, you should carefully consider which option suits your individual needs.

You may choose **one** of the following benefit options.

### Maximum pension, no refund

Under this option, your DUP benefit and the productivity component (where administered by ComSuper) are fully converted to indexed and non-indexed pension.

### Maximum pension, plus refund of productivity component

Under this option, your DUP benefit is converted to indexed and non-indexed pension, while your productivity component (where administered by us) is paid as an immediate lump sum payment.

### Standard indexed pension, plus refund of member and productivity components

Under this option, the employer component of your DUP benefit is paid as an indexed pension. The member component, comprising your accumulated contributions, and the productivity component (if administered by us) are payable as a lump sum.

### Lump sum only (no pension)

Members of the former Provident Account who are aged at least 60 years on ceasing employment may take their DUP benefit as a lump sum equal to three times their accumulated basic contributions, **plus** any accumulated supplementary contributions. The productivity benefit (if administered by us) is also paid as a lump sum.

## Section F – Election options – invalidity retirement

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).

Completion of the election options allows you to choose the type of benefit you wish to be paid from those available under the Rules of the Scheme.

## Declaration regarding personal earnings after retirement

If you are in receipt of personal earnings (that is, salaries, wages, fees or other amounts for services rendered or work performed, including Directorship fees), you are required to give to ARIA, in writing, particulars of those personal earnings and an estimate of the amount of those earnings for the next 12 months.

You must therefore complete the Declaration at the start of Section F if you wish to receive a pension as part of your invalidity benefit.

You must select **one** of the options indicated on the form. In doing this, you should carefully consider which option suits your individual needs as follows:

### Maximum pension and productivity lump sum

This option provides you with an employer-financed (indexed) standard pension, together with an additional pension (non-indexed) purchased by you member component. Your productivity component, (if administered by ComSuper) will be paid as a lump sum.

### Lump sum only-former Provident Account members (no pension)

Members of the former Provident Account may take their benefit as a lump sum equal to three times their accumulated basic contributions, plus any accumulated supplementary contributions. Your productivity component (if administered by us) is also paid as a lump sum.

### Standard pension and lump sum

This option provides you with an employer-financed (indexed) pension, and a lump sum of your accumulated member contributions and the productivity benefit (if administered by us).

### 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 (if administered by us).

## Section G – Your pension payment

You must complete this section to advise us of the payment arrangements for any pension payment you elect to receive.

## Section H – Your lump sum payment

You must fill in this Section for any lump sum payment that is not being paid to a rollover fund nominated in either Section I.

### Notes:

1. Benefits can only be paid to an account that is in your name. The account can be in your name alone, or it can be in joint names, but if in a joint account one of the names must be yours.
2. 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.
3. **Taxation legislation provides that, once a superannuation amount has been paid to you, it cannot be subsequently rolled over. ComSuper has no discretion in this matter.**

## Section I – Breakup of lump sum where rollover requested

For taxation purposes, the lump sum is called an Superannuation Lump Sum.

This section allows you to nominate how your Superannuation Lump Sum Payment will be paid if you wish to rollover any part of your benefit.

### Part Cash, Part Rollover

If you want an amount as cash and wish to rollover the balance of the amount payable, you can:

#### Cash

1. Tick the box identifying either the component of your benefit you wish to receive as a cash payment, or
2. Show a gross dollar amount (see information regarding tax below):

#### Rollover (to a maximum of two separate funds)

You must choose how you want to rollover the remaining balance (if any). You could:

1. Rollover the amount to only one fund. To do this, tick the 'BALANCE' box and write the full name of the rollover fund in the adjacent box
2. Rollover to two funds. To do this, nominate the two funds and an amount for the first fund, and 'BALANCE' for the second fund.

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 provide your Membership Number for the rollover fund or RSA or, if you have not yet been issued with a

Membership Number, a Superannuation Productivity 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.

### One Rollover

If you wish to roll over your total lump sum to one rollover fund, you should nominate the rollover fund of your choice and tick the 'TOTAL' box.

### Two Rollovers

If you want to split the lump sum between two rollover funds, you should nominate the funds and an amount for the first fund, and 'BALANCE' for the second fund.

### Taxation

1. You must provide a gross amount for your cash payment, as we must deduct tax. Please allow for this when calculating the amount of money you actually want to receive.

Tax rules require the proportionate break-up of the various tax components subject to the new proportioning rules.

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. More information on how they affect your benefit can be found in the CSS fact sheet *Tax and Your CSS Benefit*.

This makes calculations to achieve a stated net figure both difficult and time consuming. Benefit payments will be delayed if such a calculation is requested.

2. 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.

3. **Taxation legislation provides that, once an Superannuation Lump Sum Payment amount has been paid to you or deposited in your bank account, it cannot be subsequently rolled over. We have no discretion in this matter.**

## Section J – Start date for taxation purposes

This 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 on which you commenced your eligible employment, and the date on which your payment is made.

However, if you have an earlier period of service (before 1 July 1983) that has been recognised for long service leave purposes, that you have not previously advised to us you can add this period to your eligible service period. 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 as your ESP start date either:

- > the date on which you joined the CSS Scheme, or
- > the date you advised on initial retirement.

## Section K – 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 branches. You must provide proof of identity at the time you lodge the form.

## Pre-retirement enquiries

When making enquiries, please quote your AGS number.

Phone: 1300 000 277

Fax: (02) 6272 9612

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

## After payment of your benefit

### Documents you may receive from us

After you claim your CSS DUP entitlements, you will receive documents associated with your entitlements. Depending on which benefit you choose, these documents may include:

- > a benefit payment letter, advising you of the final determination of your benefit entitlement, the payment arrangements, and the date your payment will be made
- > a 'Rollover Benefits Statement', in duplicate for each rollover you nominated, showing the split up, for taxation purposes of any lump sum amount rolled over to another fund
- > a *PAYG Payment Summary*, in duplicate, for any lump sum cash benefit paid to you, or
- > rollover payment cheque (or cheques), made payable to your nominated rollover fund(s) – these cheques are mailed separately.

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

## Change of address

If you have an ongoing benefit, it is very important that you advise us of any changes in your postal address. This will enable us to forward information to you each year regarding your benefit.

## Rollover requirements

After the payment of your benefit you will have to complete other documentation if you have chosen to rollover all or part of your lump sum.

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.**

You will need to complete an application form, contained in a fund prospectus, obtained from the fund you wish your lump sum to be paid into. The rollover fund is required to provide you with a prospectus.

These forms will need to be forwarded to your rollover fund together with the rollover cheque(s) and the **Rollover Benefits Statement.**

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

## What next?

SEND THE COMPLETED APPLICATION FORM DIRECT TO US.

When you have completed Sections A to K, you should take a copy before sending your completed Benefit Application form to us at the address on the front cover.

**Note:** We cannot process the payment of your benefit until **after** either your nominated date of retirement from the workforce or the date ARIA approves invalidity retirement.

However, you may submit your application form before this date (it is recommended that you submit your application no more than 30 days in advance of your claim date). This will allow us to check that all documentation and information has been provided well ahead of your exit.

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.



## 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 F continued

**Lump sum only, no pension [Former Provident Account member]**

I, 

FULL NAME																											
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whose AGS No. is 

AGS NUMBER							
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being a former member of the Provident Account established under the *Superannuation Act 1922*, **apply** for a lump sum in lieu of pension and a refund of my Productivity Component (if administered by ComSuper).

I acknowledge that, in the event that an outstanding superannuation contributions surcharge debt is recorded, my prospective benefit will be reduced by deduction of the recorded debt from my productivity component and/or the application of a benefit reduction factor to my pension benefit, to the extent necessary to eliminate the debt.

SIGNATURE 

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DATE  

DAY			MONTH			YEAR		

Please complete sections G to K for payment.

**Standard pension, plus refund of member and productivity components**

I, 

FULL NAME																											
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whose AGS No. is 

AGS NUMBER							
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**apply** for a standard indexed pension, and a refund of both my Member and Productivity Components (if administered by ComSuper).

I acknowledge that, in the event that an outstanding superannuation contributions surcharge debt is recorded, my prospective benefit will be reduced by deduction of the recorded debt from my productivity component and/or the application of a benefit reduction factor to my pension benefit, to the extent necessary to eliminate the debt.

I nominate recovery of this debt from my lump-sum/pension benefit [DELETE ONE].

SIGNATURE 

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DATE  

DAY			MONTH			YEAR		

Please complete sections G to K for payment.





