



Postponed benefit

Age and invalidity retirement

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 or call 1300 000 277.

To be used by members of the Commonwealth Superannuation Scheme (CSS) who, following cessation of employment after attaining minimum retirement age, elected to receive a postponed benefit. A benefit is payable to members who have ceased employment and have retired from the workforce, including those who have retired on the ground of invalidity.

When completing this form, you should note that your postponed benefit will be payable from either the date you advise that you have or will be leaving the workforce in Section C 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 postponed benefit (refer to Section B of the Explanatory Notes for further details).

Surviving spouses should use form *SSM1–Spouse (or Spouse and Children) of Deceased Member*.

Read this first!

These notes explain the various benefit options which are available to you on claiming your Postponed Benefit.

The options are contained in the Rules of the Scheme applicable to age benefits for a postponed benefit member. Invalidity retirement benefits are identical.

The notes also tell 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.

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

It is in your interest to seek professional advice before you make a decision on a benefit option. 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 Benefit Application form allows us to process the application as soon as possible after the effective date of your retirement from the workforce 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.

Section A – About yourself

Please complete all the boxes in this Section.

The postal address you give us 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 spouses' benefit becomes payable.

For the definition of a spouse for death benefits see the **Death benefits** fact sheet at 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', as defined in the *Superannuation Industry (Supervision) Act 1993* means employed for a period of at least 10 hours per week.

Your postponed 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 C of the benefit application, whichever is the later.

In effect, this means that you cannot backdate the date from which your postponed benefit is to be paid; the date from which the postponed 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

Please complete both boxes.

Summary of Election Options

In order to satisfy the requirements of the Superannuation Industry (Supervision) (SIS) legislation, certain benefits are only payable if particular events occur. Limitations on the level of cash benefits payable also exist, with components being subject to compulsory preservation requirements. All CSS benefits are payable subject to these restrictions.

Note: Provision exists for penalties to be applied where false declarations are made in respect of claims for benefits.

Your postponed benefit is normally available from age 55 years, provided you have '*retired from the workforce*'.

The benefit is also payable immediately in the event of invalidity retirement, provided you have ceased employment and '*retired from the workforce*'. As your benefit entitlement has already been determined, and then postponed by virtue of your earlier election, there is no requirement for ARIA to determine your invalidity status.

Spouses' and children's benefits

Spouses' and children's benefits, where applicable, become payable on the death of a member. [See form *POST-SC-CSS*]. Orphans' benefits are also provided.

Calculation of the postponed benefit

The postponed benefit is based on:

- > your completed years and days of contributory service to the date you ceased to be a contributory member of the Scheme (i.e. the date you ceased employment with the agency covered by the CSS)
- > actual age in complete years at the date you claim the benefit on final retirement, or your date of death, and
- > your salary for superannuation at the date you ceased membership of the scheme updated by actual salary increases to 30 June 2003. From 1 July 2003 onwards, your salary is indexed according to movements in Average Weekly Ordinary Time Earnings (AWOTE) up until the date that your benefit becomes payable on your final retirement.

Depending upon your initial election for the postponed benefit option, your benefits are paid as a fully indexed pension, which is payable for life.

You also receive a lump-sum refund of your accumulated contributions and productivity benefit (if administered by us). The lump sum can be converted to a non-indexed pension.

If, on your initial retirement, you originally elected to receive your accumulated contributions as either:

- > an immediate lump sum, or
- > to purchase non-indexed pension

You have no further entitlements based on those contributions.

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 – Election options

Election Options for Age retirement

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

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

Not applicable if member contributions already accessed.

- > Under this option, your postponed benefit, comprising the employer-financed component, your own contributions, and the productivity component (where administered by us) are fully converted to indexed and non-indexed pension.

Maximum pension, plus refund of productivity component

Not applicable if member contributions already accessed.

Under this option, your postponed benefit, comprising the employer-financed component and your own contributions, 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

Not applicable if member contributions already accessed.

Under this option, the employer component of your postponed 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.

Standard indexed pension, plus refund of productivity components

Only applicable if member contributions already accessed.

Under this option, the employer component of your postponed benefit is paid as an indexed pension. The productivity component (if administered by us) is payable as a lump sum.

Lump sum only (no pension)

Not applicable if member contributions already accessed.

Members of the former Provident Account who are aged at least 60 years on ceasing to be a member of the workforce may take their postponed benefit as a lump sum.

The lump sum is 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.

Election options for invalidity retirement

The benefit options for a postponed benefits member who ceases to be a member of the workforce as a result of invalidity are identical to those applicable to someone who ceases to be a member of the workforce of their own volition.

ARIA approval is not required to claim a benefit, as the benefit is pre-determined by virtue of the election to postpone the normal age benefit entitlement.

Section G – Election for reduced initial pension benefit in return for increased spouse and/or children’s pension benefit

This section only applies to you if you are claiming all or some of your benefit as a pension (ie a pension option in section F).

The *Superannuation Act 1976* gives contributing and deferred or postponed benefit members a choice of rate for the reversionary pension payable on death.

If you elect to take all or part of your benefit as a pension then, should a spouse’s pension become payable, your spouse will be entitled to 67% of your pension entitlement at date of death.

You may, however, elect to receive a reduced pension now in return for your spouse receiving an increased pension should a spouse’s pension become payable.

If you elect for the reduced pension, your pension will be reduced to 93% of that payable had you not elected for this option. In return, an eligible spouse would be entitled to a pension of 85% of your reduced pension benefit.

Benefits to eligible children/orphans would also be increased under this option.

You need to complete this section to therefore advise us that you either:

- a) do not wish to take a reduced pension of 93% of your initial pension entitlement, or
- b) elect to take a reduced pension of 93% of your initial pension entitlement.

You should ensure that you are fully aware of the future implications in relation to this choice. In particular, you should be aware that you cannot change your choice should your situation change in relation to your spouse and/or children after your election is made.

If you need more information before making your choice, you can contact our Contact Centre for further details.

Section H – Your pension payment

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

Section I – 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 J.

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 it 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 an amount has been paid to you, it cannot be subsequently rolled over. We have no discretion in this matter.**

Section J – Breakup of lump sum where rollover requested

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

This section allows you to nominate how your lump sum will be paid if you wish to rollover any part of your benefit. Note that this will be subject to proportioning rules.

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 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.

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. 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. 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 a percentage or an amount for the first fund, and 'BALANCE' for the second fund.

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 a percentage or an amount for the first fund, and 'BALANCE' for the second fund.

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 booklet *Tax and Your CSS Benefit*.

Taxation

1. You must provide a gross amount for your cash payment, as we must deduct tax if you are less than age 60. 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 in a benefit e.g. Pre and Post-'83 components, Non-Concessional Contributions, etc.

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. The 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 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 K – 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, 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, or
- > the date you advised on initial retirement.

Section L – 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 and all ATO branches. You must provide proof of identity at the time you lodge the form.

Tax File Number Declaration Form

A Tax File Number Declaration Form is included at the end of the benefit application. You need to complete this form if you are claiming any part of your benefit as a pension. Most people will need to complete this form. The information you provide will determine how much tax is deducted from your pension. Please note, you can only claim the tax free threshold against one source of income.

Pre-retirement enquiries

When making enquiries, please quote your AGS number.

Phone: 1300 000 277

Fax: (02) 6272 9612

Email: members@css.gov.au

After payment of your benefit

Documents you may receive from us

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

- > a benefit payment letter, advising you of the final determination of your benefit entitlement 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
- > rollover payment cheque (or cheques), made payable to your nominated rollover fund(s).

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 and a replacement charge may apply.

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.

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

What next?

Send the completed application form direct to us.

When you have completed Sections A to L, 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** your nominated date of retirement from the workforce, but you may submit your application form before this 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.

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Australian
Reward
Investment
Alliance

Postponed benefit

Age and invalidity retirement

Benefit application form

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 – About yourself

AGS Number

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Title (please tick one)

Mr
 Ms
 Mrs
 Miss
 Other

YOUR NAME

Surname

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Given name/s

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YOUR CONTACT DETAILS

Residential address

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STATE

POSTCODE

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Postal Address for Correspondence

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STATE

POSTCODE

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Relationship details

Married
 Single
 De facto

SPOUSE'S FULL NAME

Surname

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Given name/s

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Spouse's date of birth

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Contact Phone Number/s

HOME

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WORK

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Email address

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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 – Declaration

I declare that I have/will cease to be ‘gainfully employed’ within the meaning of the *Superannuation Industry (Supervision) Act 1993* from:

DAY		MONTH		YEAR	

[INSERT RETIREMENT DATE]

and I am therefore eligible to claim my CSS Postponed Pension benefit.

SIGNATURE

DATE

DAY		MONTH		YEAR	

NB: Your postponed benefit will be payable from either the date you have or will be leaving the workforce or the date that you have signed this section, whichever is the later – refer to Section C of the Explanatory Notes for further details.

SECTION D – About your former employment

NAME OF FORMER EMPLOYER

Former employer’s address

STATE

POSTCODE

SECTION E – Superannuation contributions surcharge

I would like my outstanding superannuation contributions surcharge debt to be deducted from either:

- my standard CPI indexed pension, or
- my additional non-indexed pension (if applicable), or
- my lump sum (if applicable)

SIGNATURE

DATE

DAY		MONTH		YEAR	

Section H – Your pension payment

Bank Building Society Credit union

Name of Bank, Building Society or Credit Union

Branch Identity Number (BSB No) – (must be 6 numbers long)

Branch Address

STATE POSTCODE

Account Number (No more than 9 numbers long)

Account in the Name(s) of

Note: Failure to provide correct and complete BSB and Account numbers will delay payment.

Section I – Your lump sum payment

Bank Building Society Credit union

Name of Bank, Building Society or Credit Union

Branch Identity Number (BSB No) – (must be 6 numbers long)

Branch Address

STATE POSTCODE

Account Number (No more than 9 numbers long)

Note: If the BSB or account number you provide is incorrect the payment will not be accepted by your financial institution. If you have any doubts what your correct BSB or account number is, you should confirm these details with your financial institution before including them in this form.

Account in the Name(s) of

The information I have supplied is complete and correct.

SIGNATURE

DATE

DAY MONTH YEAR
 / /

Section K – Start date for tax purposes

DAY		MONTH		YEAR	
		/		/	

[if not previously supplied to us]

Section L – Your tax file number

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. We may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving us your TFN will have the following advantages (which may not otherwise apply):

- > we will be able to accept all types of contributions (subject to scheme rules)
- > the tax on contributions to your superannuation account/s will not increase
- > other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits, and
- > it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

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:

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SIGNATURE

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DATE

DAY		MONTH		YEAR	
		/		/	

Member checklist

Have you:

- read** the explanatory notes?
- filled in **all** sections applicable to you?
- signed the Declarations at Sections C?
- signed an election option in Section F for benefits?
- signed an election option regarding spouse's/children's pension at Section G?
- provided an Eligible Service Start date for taxation calculations (if appropriate)?
- nominated a Rollover fund in Section J (if necessary)?
- provided your TFN in Section L and signed the declaration and completed the TFN declaration form?
- attached a certified copy of your marriage certificate or registered relationship certificate (if applicable)?
- attached certified copies of documents requested in Section B to prove your identity?