



Age Retirement

Benefit application form

Before you start

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 are voluntarily retiring or who are dismissed having reached their minimum retiring age (generally age 55). Do **not** use this form if you have accepted an offer of redundancy, or are ceasing scheme membership and are continuing to work for the same employer.

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.
- > Give the completed form to your personnel section. We recommend you contact them to confirm they have forwarded your application to us. If you'd like to confirm that we have received your application, call **1300 289 548**.
- > If you elect to take a pension or postpone your benefit, 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.

You are able to lodge your application up to three months in advance of your retirement date and up to three months after.

What you can expect from us

- > After we receive your application form from your personnel section, 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 **CSS age retirement benefit** fact sheet
- > 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

Section B – Employment details

Retiring from the workforce

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

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

Re-employment with another government agency

If you have been offered or have made arrangements for re-employment on a full-time or part-time basis with another department, authority or instrumentality being an approved authority for the purposes of the *Superannuation Act 1976*, you may not yet be entitled to a CSS benefit. For more information, call us on 1300 000 277.

Re-employment with a non-government organisation

If you are under 60 and have not retired from the workforce, you must roll over your productivity component.

Also, if you are under age 60 and have not retired from the workforce, any member component available to you as a cash lump sum will be limited to the amount allowed under the *Superannuation Industry (Supervision) Regulations 1994*. The balance of your member component must be rolled over.

If either of these restrictions apply to you, you'll need to provide the details of a rollover fund or retirement savings account (RSA) in **Section F**.

Section C – Benefit options

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 and/or productivity 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. Please refer to **Section B** for information about restrictions that may apply to you.

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. Please refer to **Section B** for information about lump sum restrictions that may apply to you.

Option 4 – postpone all CSS benefits (only available if you have not left the workforce)

You can choose to postpone receiving your benefit until a later date. Once you leave the workforce, you can claim your postponed benefit at any time. However we must pay the benefit by the time you reach age 65.

To claim your benefit you need to complete the **Postponed benefit application** form.

Option 5 – postpone your standard CPI-indexed pension and productivity component and claim your member component (only available if you have not left the workforce)

You can choose to postpone your standard CPI-indexed pension and productivity component and take your member component now as either a lump sum or additional non-indexed pension.

Once you leave the workforce, you can claim your postponed benefit at any time. However, we must pay the benefit by the time you reach age 65.

To claim your benefit you need to complete the **Postponed benefit claim** form.

Option 6 – 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 D – 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 listed must be yours.

Election for reduced initial pension benefit in return for increased spouse's and/or children's pension benefit

If you tick **Yes** we will reduce your pension to 93% of your full pension amount. In return, your eligible spouse will be entitled to 85% of your pension benefit. Benefits to eligible children or orphans also increase under this option.

If you tick **No**, if a spouse's pension becomes payable, your spouse will be entitled to 67% of your pension entitlement at date of death.

Note that you can't change your choice if your situation with your spouse and/or children changes after you make this election.

For more information about reversionary benefits, please refer to the **Death Benefits** fact sheet on the **CSS website**.

Section E – 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 listed must be yours.

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

Are you under age 60 and not retiring from the workforce?

If you are under age 60 and not retiring from the workforce, you must roll over your compulsorily preserved component. This will only apply to you if you have elected to receive a lump sum of your member and/or productivity components (**Section C, Option 2 or 3**). See also **Section B** for further information.

Section F – 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, we will 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 G – 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 H – 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 in your ESP.

If you don't show a date in this section, we will use the date you joined the CSS as your start date.

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 I – 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 Australian Taxation Office, 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.

For more information please visit www.aria.gov.au/privacy

- Option 6 – Lump sum only, no pension** (only available if you are a former provident account member and you have reached age 60) – go to **Section E**

SECTION D Your pension payment

1. Account details for your pension payment

Name of institution

Name of account holder

Branch (BSB) number
Must be six numbers -

Account number
No more than nine numbers

2. Election for reduced initial pension benefit in return for increased spouse's and/or children's pension benefit

Do you want to take a reduced pension?

Yes No

SECTION E 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 the total lump sum
 %

OR

a gross dollar amount of
\$

OR

the benefit balance after any rollovers.

Name of institution

Name of account holder

Branch (BSB) number
Must be six numbers -

Account number
No more than nine numbers

Form continued on next page

Departmental report

To be completed by personnel section or pay office

Member's name

Reference number (AGS)

Date of exit / /

Salary for super benefit purposes at date of exit
\$

Note: This is the member's salary for super benefit purposes as at the date of exit. This can be greater than the salary for super contribution purposes at the last birthday.

What is the pay day of the final contribution (or other final adjustment)?

/ /

What is the amount of this contribution (or adjustment)?

\$

Personnel checklist

Note: Failure to provide the documents outlined in this checklist will result in delays in processing this application. The following information is required:

- Yes Applicant's signature and date of birth confirmed
- Yes Superannuation history attached
- Yes N/A Is the applicant receiving an allowance (or did they receive such an allowance in the past 3 years) that increases salary for superannuation purposes?
- Yes N/A If **Yes**, is the allowance automatically recognised as salary for superannuation purposes? If the allowance is not automatically recognised as salary for superannuation purposes please attach Form **S17A**, **S17S** or **S17T**.
- Yes N/A Has the member ever worked part-time hours?
If **Yes**, please attach form **S542** or **S551**.
- Yes N/A Has the applicant had any periods of LWOP in the two years prior to date of exit? If **Yes**, attach details of start and stop date(s), and type of leave.

Certification by Employer

I,

SURNAME

being the officer authorised to sign on behalf of the agency, declare the above information is true and correct and certify no variations to contributions will be made subsequent to the ceasing entry shown above.

SIGNATURE

Date signed

/ /

Contact numbers

Email address

@

END FORM