



Approved invalidity 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 whose invalidity retirement has been approved by the Trustees and who have been formally retired on invalidity grounds by their 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**.
- > After we have paid 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 and make payments to the correct account.

You are able to lodge your application up to 3 months in advance of your retirement date and up to 3 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 invalidity benefits** 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 – Benefit options

Option 1 – maximum pension, refund of productivity component and supplementary contributions

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 2 – 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 3 – lump sum only, no pension

This option is only available to former provident account members. 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 4 – lump sum only (less than 15 years contributory service and benefit reduced on medical grounds)

This option is only available if we have advised you that your benefit is to be reduced on medical grounds and you have less than 15 years contributory service. It gives you a lump sum of three and a half times your accumulated basic contributions and earnings, plus any supplementary contributions and your productivity component.

Section C – Personal earnings declaration

If all or part of your benefit is being paid as a pension and if you are receiving personal earnings (i.e. salary, wages, fees or other amounts for services rendered, including directorships fees), you are required to give us particulars of those earnings.

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.

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

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. 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. 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

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

SECTION A Personal details

Reference number (AGS)

Cessation date / /

Salutation Mr Mrs Ms Miss Other

Your name
GIVEN NAME(S)

SURNAME

Date of birth / /

Previous memberships Have you had any other periods of CSS membership? If so, please list the reference number(s) (AGS) for each of those memberships.
1. 2.
3. 4.

Relationship details Married Single De facto

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

Spouse's name
GIVEN NAME(S)

SURNAME

Spouse's date of birth / /

Your address
RESIDENTIAL ADDRESS

SUBURB/TOWN STATE POST CODE

Section A continued on next page

SECTION D Your pension payment

1. Account details for your pension payment

Name of institution	<input type="text"/>
	<input type="text"/>
Name of account holder	<input type="text"/>
	<input type="text"/>
Branch (BSB) number Must be six numbers	<input type="text"/> - <input type="text"/>
Account number No more than nine numbers	<input type="text"/>

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	<input type="text"/>
	<input type="text"/>
Name of account holder	<input type="text"/>
	<input type="text"/>
Branch (BSB) number Must be six numbers	<input type="text"/> - <input type="text"/>
Account number No more than nine numbers	<input type="text"/>

Form continued on next page

SECTION F Rollover details

If you are splitting your benefit between two funds, copy this page, complete the details and attach to this form.

I would like to rollover: (please choose one)

my entire lump sum benefit

OR

only part of my lump sum benefit (please choose one):

a gross dollar amount of

\$

OR

a percentage of lump sum

%

OR

balance after lump sum cash payment

Rollover fund or RSA nominated to receive all or part of your lump sum

Name of fund or RSA

ABN of fund or RSA

AUSTRALIAN BUSINESS NUMBER

Membership number
for fund or RSA

OR

SPIN of fund or RSA

SPIN = superannuation product identification number

Postal address of fund

SUBURB/TOWN

STATE

POST CODE

If you have specific instructions relating to which components of your benefit you would like to take as a cash payment or rollover (subject to proportioning), please attach these details separately.

Additional details attached?

Yes

No

SECTION G Superannuation contributions surcharge

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

my standard CPI-indexed pension (permanent reduction)

OR

my additional non-indexed pension (permanent reduction)

OR

my lump sum benefit (if applicable)

