



# Cessation of employment

## 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 members who are resigning or are dismissed before the minimum retiring age (generally age 55) or whose appointment is annulled or contract has been completed.

Do NOT use this form if you have accepted an offer of redundancy, are over minimum retirement age 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 preserve 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.

An election to preserve your benefits cannot be made more than 1 month before the date you cease employment and must be made not later than 21 days after your cessation date.

If you are preserving your benefit and electing for immediate payment of the deferred benefit, both the election to preserve and the application for payment of the deferred benefit must be signed, dated and submitted to your personnel section prior to the nominated claim date; i.e. it is not possible for you to backdate your claim (refer to **Section E** of the **Explanatory notes** for further details).

### 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](http://www.css.gov.au)
- > See our **CSS Preservation of 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 – 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:** There are penalties for giving false or misleading information.

#### Re-employment with another government agency

If you have been offered or have made arrangements for re-employment in 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 claiming a deferred benefit and have not retired from the workforce, you must roll over your productivity component.

If you 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 G**.

### Section C – Benefit options

#### Option 1 – Refund of accumulated member, productivity and superannuation guarantee top-up components

This option provides you with an immediate refund of your accumulated contributions and earnings. The amount available to you as cash is restricted by the *Superannuation Industry (Supervision) Regulations 1994*. Any amount above your limit must be rolled over.

The productivity benefit together with your Superannuation Guarantee top-up component must also be rolled over. Please provide rollover details in **Section G**.

If you choose this option, no CSS employer financed benefit is payable in the future.

#### Option 2 – preserve the entire benefit in the CSS

Your election to preserve your benefit cannot be made more than 1 month before the date you cease employment and must be made not later than 21 days after your cessation date.

This option allows you to establish an entitlement to one of the following benefits:

Either:

- > a deferred benefit you can claim after reaching your minimum retiring age (normally age 55). The deferred benefit will comprise a standard CPI-indexed pension, a member component that can either be taken as a lump sum or additional non indexed pension and a productivity component
- or
- > a transfer value comprising of member, employer and productivity components which is paid to another eligible superannuation scheme.

To qualify to have your benefit paid as a transfer value you must, within three months of the cessation of your employment, be re-employed in public (government) employment and become a member of an eligible superannuation scheme in respect of that employment.

Private superannuation schemes are not eligible superannuation schemes. Please refer to the list of eligible superannuation schemes on page 4.

**Note:** This is not a rollover for superannuation purposes.

### Section D – Immediate payment of deferred benefit

If you will shortly reach your minimum retiring age, you can also use this form to claim your deferred benefit.

You must, however, first complete a valid election for a deferred benefit in **Section C**, Option 2.

You can use this section to claim your deferred benefit provided:

- > the date you wish to claim your deferred benefit from is no earlier than the date you reach your minimum retiring age
- > both your deferred benefit election and your application for payment of the deferred benefit are signed and dated prior to the nominated claim date and
- > the election is within the specified time limit for the making of elections.

## Deferred benefit options

### Option 1 – maximum pension, no lump sum

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

### Option 2 – maximum pension, refund of productivity component

This option gives you a standard CPI-indexed pension 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.

### 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.

## Section E – 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, should a spouse's pension become payable, your spouse will be entitled to 67% of your pension entitlement at date of death.

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 F – 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 claiming a deferred benefit 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 D** – Option 2 or 3). See **Section B** for further information.

## Section G – Rollover details

You need to check you can rollover your benefit to a complying super fund, rollover fund, retirement savings account (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 that the components of your benefit be paid in a specific manner, the payment will be subject to proportioning.

Proportioning rules require 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 H – 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** if you require further information.

## Section I – 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 superannuation 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 this applies to you, please fill in the start date of that earlier service.

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 J – 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](http://www.aria.gov.au/privacy)

## Eligible superannuation schemes

### Payment of a transfer value on exit from the CSS

A 'Transfer Value' of a member's total equity in the CSS may be paid to an 'eligible superannuation scheme' when the member ceases CSS membership and transfers to an employer covered by one of the eligible schemes listed. Such total equity will include any 'transfer amounts' paid into the CSS by the member during the period of his or her membership.

An 'eligible superannuation scheme' is one that has been declared by the Minister for Finance, for the purposes of Section 134 of the *Superannuation Act 1976*.

These are not 'rollovers'. See **Section G** for details of rollovers.

### Eligibility provisions

To be accepted as a valid election, it is necessary for the member to be actively employed by the employing body that sponsors, or is covered, by the provisions of the eligible scheme, and for the Scheme administrators to have indicated that they will accept the transfer of equity by the member. These provisions do not apply to any other superannuation schemes.

### Eligible schemes

- > AV Super (previously known as the CAA StaffSuperannuation Fund)
- > Defence Force Retirement and Death Benefits Scheme (DFRDB)
- > Northern Territory Government and Public Authorities Superannuation Scheme
- > Parliamentary Contributory Superannuation Scheme
- > QSuper
- > Queensland Electricity Supply Industry Superannuation Scheme
- > Queensland Local Government Employees Superannuation Scheme
- > Queensland Parliamentary Contributory Superannuation Scheme
- > UniSuper Accumulation 2 Plan

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# Cessation of employment

## 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)

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 E 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 F 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





## Departmental report

To be completed by personnel section or pay office

Member's name

Reference number (AGS)

Date of exit  /  /

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  N/A 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 ceasing membership? If Yes, attach details of commencement and ceasing date(s), and type of leave.

## Certification of 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 PHONE  FAX

Email address

@

END FORM