



# Cessation of Employment

## 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.

**The Explanatory Notes form part of the benefit application and both parts should be provided to members.**

The attached benefit application form and explanatory notes are to be used by members of the Commonwealth Superannuation Scheme (CSS), who resign. The form is also to be used by members who are dismissed before minimum retirement age (generally age 55), whose appointment is annulled or whose contract has been completed.

**Do not complete this form if you are:**

- > A member who has been involuntarily retired or who has accepted an offer of retrenchment or redundancy from your employer. Instead, refer to form *'Involuntary Retirement (SRR1-CSS)'*;
- > A member who has ceased Scheme membership due to the sale, transfer, or outsourcing of an organisation, business, service, asset or function, and who has accepted an offer of continuing employment with the purchaser, transferee, or provider. Instead, refer to form *'Sale of Asset Benefits (SRR3-CSS)'*;
- > A member who is over the minimum retiring age (generally age 55). Instead, refer to form *'Age Retirement (SAR1-CSS)'*;
- > a member who has not ceased employment with the employer to which your CSS membership relates (i.e. you have ceased scheme membership because you have joined another employer-sponsored superannuation scheme or you have changed your employment conditions so that you are no longer eligible to remain a CSS member). Instead, you should complete a Cessation of CSS Scheme Membership form (*SR2-CSS*).

See your Personnel Section if you fit into one of these categories.

**Elections to preserve benefits in the CSS must be made within 21 days of the date of ceasing employment.**

**However, if you are preserving the benefit and then 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 the claim date (refer to Section E of the Explanatory Notes for further details).**

## 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 us on 1300 000 277.

These explanatory notes are intended to assist you to complete the attached benefit application form. They are not intended to provide a detailed explanation of your benefit options.

It is suggested that you separate the notes from the form (if joined) so that you can refer to them as you complete the application form.

## Where can you find out more about your benefit entitlements?

There are many CSS publications that explain the various benefit options which are available to you.

There are publications on *Tax and Your CSS Benefit*, *Allocation of CSS Fund Earnings* and *Preserving Your Benefit* which you should read. These are available from your Personnel Section or can be downloaded from the CSS website at [www.css.gov.au](http://www.css.gov.au)

Other sources of information include the following:

- > Our Call Centre can provide details of your benefit entitlement, explain the benefit options and provide information on the value of your prospective benefits. For more information:
  - Telephone: 1300 000 277
  - Facsimile: (02) 6272 9612 or
  - Email: [members@css.gov.au](mailto:members@css.gov.au)
- > Estimates of the potential value of your benefit options are also available from the Member Services Online Section of the CSS website at: [www.css.gov.au](http://www.css.gov.au)
- > It is in your interest to seek professional advice before you make a decision on a benefit. We cannot provide you with financial advice.

See also *Section C-Information Acknowledgment*, to complete an acknowledgment that you have received sufficient information to make an informed decision about how you would like your benefit paid.

## Forms you need to complete when you cease CSS membership

- > the attached Benefit Application form;
- > if you elect for a deferred benefit, and then immediately claim your deferred pension entitlement (refer to section E), you will need to submit a *Tax File Number Declaration*, obtainable from the Australian Taxation Office (ATO), your Personnel Section, or designated Newsagents that distribute ATO forms.

## Increases in compulsorily preserved amounts

All benefits are subject to compulsory preservation rules that came into force on 1 July 1999. The access age to superannuation benefits for members born after 1 July 1960 has been increased by imposing a new superannuation preservation age on members of all superannuation schemes. The age restrictions are as follows:

Date of Birth	Preservation Age
Before 1/7/60	55 years
1/7/60–30/6/61	56 years
1/7/61–30/6/62	57 years
1/7/62–30/6/63	58 years
1/7/63–30/6/64	59 years
After 1/7/64	60 years

A restriction has also been placed on that part of your superannuation benefit that you can access as a lump sum cash benefit after 1 July 1999.

The amount that can be paid as a lump sum cash benefit is now limited to the amount you are allowed under the SIS legislation. This is the cash amount you would have received if you had been involuntarily retired on 1 July 1999 and is referred to as the **SIS Upper Limit**.

## The benefit application form

Your accurate completion of the Benefit Application form allows us to process the application as soon as possible after the date you cease employment. 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 the benefit may be paid incorrectly.

## Section A – Personal details

Please complete all the boxes in this Section. It enables us to identify you and any other potential beneficiary, and tells us where we can contact you.

### Relationship details

Details of your relationship status including same sex or opposite sex de facto relationships, should be provided. If you elect for a deferred benefit, 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 details

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

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 the date of exit, as this will allow us to check information with you quickly.

If you have email access, either at work or at home, inclusion of your current email address will be helpful.

## Section B – Employment details

You must sign the Employment Status Declaration in all cases, including providing details of who you will be continuing in employment with, if applicable.

If you are continuing in employment with the same employer to which your CSS membership relates, you should not complete this form. You should instead complete a Cessation of CSS Scheme Membership (SR2–CSS) form. Please call a CSS Information Officer on 1300 000 277 for further advice. **Note:** There are penalties for making false declarations in respect of benefit claims.

### ‘Retiring from the workforce’

Members who are ‘*gainfully employed*’ within the meaning of the *Superannuation Industry (Supervision) Act 1993* [SIS Act] for at least 10 hours per week, are taken as having remained in the workforce.

### Re-employment

If you have been offered or made arrangements for re-employment in a full-time or part-time capacity with another Department, Authority or Instrumentality being an ‘*approved authority*’ for the purposes of the *Superannuation Act 1976*, then you may not be entitled to claim your CSS benefit at this time.

You should contact us on 1300 000 277 for advice **before** completing this section if you are unsure of the approved authority status of your prospective employer.

### About your former employment

Please provide the name of your former employing department, agency or organisation.

## Section C – Information acknowledgment

Please complete this acknowledgement that you have received and understood sufficient information to be able to make an informed choice of how you would like your benefit paid and that you have been advised to read the **CSS Product Disclosure Statement** before completing this form.

You are making a formal election under the provisions of the *Superannuation Act 1976*. This election is binding and cannot normally be changed, although ARIA may, at its absolute discretion, agree to cancel an election in certain circumstances.

Information sources are shown at the start of these explanatory notes and it is **strongly recommended** that you make use of them **before** proceeding to complete this application form.

You should also note that, if after your benefit has been paid, you then change your mind about the payment arrangements, a fee will be charged by us for the re-issuing of the payment.

## Section D – Benefit options

This section contains the benefit options that are available to CSS members who are eligible to receive a cessation of employment benefit. Each option requires a signed election by the applicant for the benefit choice to be valid. **Only make one choice**, otherwise your benefit application will be invalid and payment will be delayed. Your election may be subject to proportioning rules.

Your benefit may also be subject to deduction of any outstanding superannuation contributions surcharge debt at the date of determination. (*See section F on surcharge for more information.*)

Most benefit option elections must be completed within 90 days of the date you cease employment.

**However, 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 your election is made outside the time allowed, you must provide reasons with your application as to why the election was not made within the period allowed.

### 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 productivity benefit together with your Superannuation Guarantee component must be paid to a rollover fund. If you do not include the name of a roll over fund in section G1 of the Benefit Application form the processing of your benefit will be delayed.

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

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

If you want to preserve your total benefit in the CSS, select this option. Your election 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** which you can claim after you reach your minimum retiring age (normally age 55). The deferred benefit will be comprised of 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. A list of eligible superannuation schemes is attached.

**NOTE: THIS IS NOT A ROLLOVER (for superannuation purposes).**

If you will be electing for a deferred benefit and then immediately claiming that benefit because you have already reached your minimum retiring age you should also complete section E to tell us how you would like your deferred benefit to be paid.

When completing this section you should include sufficient information, such as the name and Australian Business Number (ABN), to enable us to identify the rollover fund or RSA. 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.

### Early access to deferred benefits

You may request early release of the productivity component of your deferred benefit in the following circumstances:

- > release of benefits may be approved on financial hardship grounds provided that you have been in receipt of Commonwealth income support payments for a continuous period of 6 months; or
- > access on compassionate grounds may be approved by the Australian Prudential Regulation Authority (APRA).

## Section E – Immediate payment to eligible deferred benefit members

If you will shortly be reaching 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 D–Option 2 before this can be done.

You can use this section to claim your deferred benefit provided that;

- > the date you wish to claim your deferred benefit from is at least one day after the date of your cessation of employment;
- > 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 specified in section D.

### Deferred benefit options

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

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

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

This option provides you with a standard CPI indexed pension together with an additional non-indexed pension purchased with your member component only. The productivity benefit is paid as a lump sum and must be rolled over if you have not left the workforce.

If your productivity component must be rolled over you must provide us with the name of a rollover fund in section H1.

### Option 3 – standard CPI indexed pension and lump sum

This option provides you with a standard CPI indexed pension plus a lump sum of your member and productivity components. The productivity component must be rolled over if you have not left the workforce.

If your productivity component must be rolled over you must provide us with the name of a rollover fund in section H1.

## Section F – 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 (i.e. you have completed Section E).

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 G – 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 the CSS, and you have not paid off the debt, your benefit will have been adjusted. 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 H – Benefit payment arrangements

This section allows you to nominate how your lump sum will be paid.

All rollovers must be made to a complying superannuation fund, rollover fund, Retirement Savings Account (RSA), or be used to purchase an annuity.

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.

*Taxation legislation provides that, once an amount has been paid to you or deposited in your bank account, it cannot be subsequently rolled over.*

### Lump Sum Payments

#### H1–rollover fund or RSA for the compulsorily preserved component of your lump sum benefit.

If you have a compulsorily preserved component in your lump sum, this is where you nominate a rollover fund to receive that amount. You **MUST** complete this section if you elected to receive a lump sum only benefit (Section D–Option 1) or a lump sum of your productivity component (Section E–Options 2 or 3) and have not left the work force. (*See also section B for the appropriate definition.*)

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).

## H2–lump sum cash payment

This section allows you to advise what portion of your lump sum is to be paid in cash. You are able to select a gross dollar amount, a percentage of the lump sum amount, or if you have selected a rollover in sections G1 or G3, the balance of the lump sum benefit.

You also have to complete bank account details in sections G4 to G8, to advise us where the cash payment is to be made. Please also note that this is affected by the new proportioning rules. More information on how they affect your benefit can be found in the CSS fact sheet *Tax and Your CSS Benefit*.

## H3–rollover fund nominations

You can nominate two rollover funds or RSAs to receive all or part of your lump sum benefit. Complete one nomination if you are going to roll over your complete benefit to one fund. Complete both nominations to provide details of a second fund if you are going to split the amount.

When completing this section you must include the name and Australian Business Number (ABN) for the nominated rollover fund or RSA. 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.

All rollover cheques will be made payable to your nominated rollover fund(s) and, unless you specify otherwise, sent C/- you at your home address.

### 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*.

## Bank account details

Complete this section if you are electing to receive a cash lump sum or a pension as all or part of your benefit.

### H6–BSB numbers

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.

### H7–account number

Please ensure that you use a correct account number–note that it has a maximum of nine (9) digits and

is not necessarily the same as your Automatic Teller Machine (ATM) access card number.

It is very important that these details are correct and legible, as incorrect BSB or account numbers can lead to payments going astray or being returned to us.

**Return of payment from the banking system and reissue can take a minimum of two weeks to finalise.**

### H8–account name

Benefit payments can only be made to an account that is in your name. The account can be in your name alone, or in joint names. If it is a joint account one of the names must be yours.

## Section I – Taxation Matters

### I1–Start date for taxation purposes

For taxation purposes, your lump sum benefit is called a Superannuation Lump Sum Payment.

The start 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 you commenced your current employment (which may be earlier than the date you joined the CSS) and the date your payment is made. If your CSS membership commenced before 1 July 1983 and you have a Long Service Leave start date that is earlier than your CSS start date, that earlier date applies as your ESP start date. Earlier periods of employment for which you paid a transfer value into the CSS are added to your ESP. 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 the date on which you joined the CSS Scheme as your start date.

### I2–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) and all ATO branches. You must provide proof of identity at the time you lodge the form.

### I3–Approval to advise your TFN to rollover funds

We will provide your TFN to the receiving fund unless you instruct us not to. Please note that there are consequences for not supplying your TFN to a fund.

## I4–‘Tax File Number Declaration’

If you elect for a deferred benefit, and then immediately claim your deferred pension entitlement (refer to section E), you will need a ‘*Tax File Number Declaration*’, obtainable from the Australian Taxation Office (ATO), your Personnel Section, or designated Newsagents that distribute ATO forms.

## After retirement

### Documents you may receive from us

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

- > a benefit payment letter, advising you of your benefit entitlement and when your payment will be made;
- > a ‘Rollover Benefits Statement’, in duplicate for each rollover nominated in Section F, which shows the breakup, for taxation purposes of each rollover you nominate;
- > an ‘PAYG Payment Summary’, in duplicate, for any lump sum cash payment paid to you;
- > a rollover payment cheque (or cheques), made payable to your nominated rollover fund(s);
- > a ‘PAYG Payment Summary’ and annual pension increase advice for any pension benefit payments paid to you (which are sent to you in July each year if you are receiving a pension); and
- > an annual information statement if you preserved your benefit in the CSS.

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

## Rollover requirements

Rollover 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.**

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

## What next?

**DO NOT SEND THE COMPLETED APPLICATION FORM DIRECT TO US.**

When you have completed Sections A to H, you should give your Benefit Application form to your Personnel Section so that they can complete the Departmental Report and Checklist. Your Personnel Section will, in turn, forward your completed Benefit Application form to us.

**Note:** We cannot process the payment of your benefit until **after** the date you have nominated as the date from which your deferred benefit is to be paid. You may, however, 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.

You need to keep in mind, however, that most benefit elections cannot be made more than 90 days before the date you cease employment. Preservation elections cannot be made more than one month before the cessation date.

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.

## Change of address

If you receive a pension or have a benefit preserved in the Scheme, it is very important that you advise us of any change in your postal address or your bank account details. This will enable us to forward information to you each year regarding your benefit.

**Note:** Preserved benefit members who fail to advise their change of address may be treated as *'lost members'*. This may ultimately result in their benefit being classed as *'unclaimed'* once they reach age 65 and transferred to the ATO.

All enquiries: 1300 000 277

## Unclaimed benefits

If we do not receive a completed benefit application within 90 days after you cease employment, your benefit will be treated as *'unclaimed'*.

If this happens, and you do not make a successful late election to preserve your benefit in the CSS, we may then pay your benefit as a lump sum to the Eligible Rollover Fund (ERF) nominated by ARIA; i.e. you may lose your right to preserve your benefit.

Alternatively, if you have made an election to receive a lump sum benefit but have not provided details of where the lump sum is to be paid, we may pay your lump sum benefit to the (ERF).

Any outstanding benefit may also be paid to the ERF in the following circumstances:

- > if you do not nominate a rollover fund in section G1 to receive any compulsorily preserved components of your lump sum benefit; or
- > a rollover payment cheque is returned unclaimed or goes stale (e.g. not presented within 15 months of issue).

## 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 H 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.





## SECTION D – Benefit options

PLEASE ENSURE THAT ONLY ONE BENEFIT OPTION IS COMPLETED

Most benefit option elections must be completed within 90 days of the date you cease employment. Preservation elections cannot, however, be made more than 1 month before your cessation date and must be made not later than 21 days after your cessation date. If your election is made outside the period allowed, you must provide reasons with your application as to why the election was not made within the period allowed.

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

I, 

FULL NAME																											
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whose Reference (AGS) No. is 

AGS NUMBER							
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**elect** for a refund of my accumulated member, productivity and Superannuation Guarantee Top-Up components.

SIGNATURE

DATE 

DAY	MONTH	YEAR
<input type="text"/>	<input type="text"/>	<input type="text"/>
/	/	

Your productivity and superannuation guarantee top-up components must be compulsorily preserved. You must provide us with the name of a Rollover Fund or Retirement Savings Account (RSA) for these components in **Section G1**.

You have now completed this section. You must now go to **Section G–Payment Arrangements**, to tell us how you would like your lump sum benefit paid.

### Option 2 – Preserve your entire benefit in the CSS

I, 

FULL NAME																											
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whose Reference (AGS) No. is 

AGS NUMBER							
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**elect** for preservation of my CSS benefits in the form of either:

a deferred benefit;

SIGNATURE

DATE 

DAY	MONTH	YEAR
<input type="text"/>	<input type="text"/>	<input type="text"/>
/	/	

OR  a Transfer Value to be paid to:

INSERT FULL NAME AND ADDRESS OF ELIGIBLE SUPERANNUATION SCHEME – SEE LIST OF ELIGIBLE SCHEMES ATTACHED TO EXPLANATORY NOTES


Section D continued over page



## SECTION F – Election for reduced initial pension benefit in return for increased spouse’s and or children’s pension benefit

*Only complete this section if you have completed Section E*

I have read the information contained in Section F of the Explanatory Notes and;

advise that I do not wish to take a reduced pension of 93% of my initial pension entitlement

OR

elect to take a reduced pension of 93% of my initial pension entitlement

SIGNATURE

DATE

DAY		MONTH		YEAR	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

You have now completed this section. If you have an outstanding superannuation contributions surcharge debt you will need to complete Section G to tell us which component of your benefit you would like the surcharge debt deducted from. If not, go to Section H–Payment Arrangements to tell us how you would like your benefit paid.

## SECTION G – Superannuation contributions surcharge

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

my standard CPI indexed pension; or

my additional non-indexed pension (if applicable); or

my lump sum benefit (if applicable)

SIGNATURE

DATE

DAY		MONTH		YEAR	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>





## SECTION I – Taxation matters

- I1. What is your start date for taxation purposes?  
(See Section I in the Explanatory Notes)

DAY		MONTH		YEAR	

- I2. 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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- I3. Select this box if you do not want us to pass on your TFN

### Tax File Number Declaration

- I3. Pension recipients should also obtain and complete a *Tax File Number Declaration* form (obtainable from the ATO) in order to claim any available tax offsets and deductions. **Attach the completed Declaration to this application form.**



