



# Cessation of scheme membership

## Continuing with employer Benefit application form

### Before you start

Before you complete this benefit application form, please read the **CSS Product Disclosure Statement**.

This form and explanatory notes are for CSS members who are ceasing CSS membership but are remaining employed by the same employer to which their CSS membership relates.

This applies where you have ceased CSS membership because you have joined another employer sponsored superannuation scheme (not available to APS employees), or you have changed your employment conditions so that you are no longer eligible to remain a CSS member. Detailed information regarding these arrangements can be found in the **Transition to retirement** fact sheet available at [www.css.gov.au](http://www.css.gov.au)

### 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, preserve or postpone your benefit, it is very important that 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

### 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 Transition to retirement** 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

## Preservation age restrictions

If you have reached your minimum retiring age at the time you cease scheme membership, you must have also reached your preservation age in order to be entitled to start receiving your benefit. Your preservation age is based on your date of birth 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         |

## Section B – Benefit options

Transition to retirement arrangements only apply to you if you have either:

- 1 - joined another employer sponsored superannuation scheme, to which your employer is contributing more than the minimum 9% Superannuation Guarantee amount (not available to APS employees), or
- 2 - changed employment conditions (i.e. you have become a casual or temporary part-time employee) so that you are no longer eligible to remain a CSS member.

In this section, you need to confirm which situation applies to you.

### Members who have not reached minimum retirement age

#### Option 1 – preserve your entire benefit in the CSS

This option establishes an entitlement to a deferred benefit which can be paid after you reach your preservation age.

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

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.

If at the time you claim your deferred benefit you are still employed with the employer you were with at the time you deferred your benefit and you are under age 65, you will not be able to take any of

your lump sum as cash in hand; i.e. whilst you can claim your pension benefit, any lump sum must be rolled over.

#### Option 2 – have your benefit paid as a transfer value to an eligible superannuation scheme

In some cases, you may be able to transfer your full benefit to an eligible superannuation scheme. To qualify to have your benefit paid as a transfer value you must, within three months of the cessation of your scheme membership, become a member of an eligible superannuation scheme in respect of your employment. Most funds are not eligible superannuation schemes. A list of eligible superannuation schemes is attached on page 4 of these notes. The transfer value will consist of your member, productivity and employer components. Your benefit will be transferred as a compulsorily preserved amount.

### Members who have reached minimum retirement age

If you have not reached your preservation age at the time you cease CSS membership, the only options available to you are Option 7 or Option 8.

**Note:** You are able to lodge your application up to 3 months in advance of your cessation of membership date and up to 3 months after.

#### Option 3 – 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. 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 4 – 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 which must be rolled over to another fund. Please provide rollover fund details in **Section D**. 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 5 – 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.

You must roll over your lump sum benefit. Please provide rollover fund details in **Section D**.

#### 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.

You must roll over your lump sum benefit. Please provide rollover fund details in **Section D**.

#### Option 7 – postpone all benefits

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 8 – postpone your standard CPI-indexed pension and productivity component and claim your member component

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.

Your member component will be paid as a lump sum which must be rolled over to another fund. Please provide rollover fund details in **Section D**.

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.

## Section C – 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 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/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 should be aware 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 D – Rollover details

You need to check that 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, send them directly to your nominated fund(s).

## Section E – 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 F – 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 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 is the case, 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 that there are consequences for not supplying your TFN to a fund.

## Section G – 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 ATO, 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.

## List of eligible superannuation schemes

The information below is intended only for those members who have elected to transfer their full entitlement to an eligible superannuation scheme. If you have elected to rollover your member component to a rollover fund or RSA, you may nominate any superannuation scheme or RSA and are not restricted to those listed below.

Only a small number of superannuation schemes have been declared as 'eligible schemes' by the Minister for Finance. Generally, these are government schemes or schemes that now cover former government employees. These schemes are the ONLY schemes that can accept a transfer of your full CSS benefit.

In order to transfer a benefit to one of the following schemes, the scheme must agree to accept the transfer value and you must be a member of the

scheme because of your employment. If you have joined an eligible scheme outside your employment, we cannot transfer your CSS benefit to that scheme.

### Eligible schemes

- > AV Super (previously known as the CAA Staff Superannuation 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 (LG Super)
- > Queensland Parliamentary Contributory Superannuation Scheme
- > UniSuper Accumulation 2 Plan.



# Cessation of scheme membership

## Continuing with employer 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  <sup>D</sup> <sup>D</sup> /  <sup>M</sup> <sup>M</sup> /  <sup>Y</sup> <sup>Y</sup> <sup>Y</sup> <sup>Y</sup>

Title  Mr  Mrs  Ms  Miss  Other

Your name  
GIVEN NAME(S)  
  
  
SURNAME

Date of birth  <sup>D</sup> <sup>D</sup> /  <sup>M</sup> <sup>M</sup> /  <sup>Y</sup> <sup>Y</sup> <sup>Y</sup> <sup>Y</sup>

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)  <sup>D</sup> <sup>D</sup> /  <sup>M</sup> <sup>M</sup> /  <sup>Y</sup> <sup>Y</sup> <sup>Y</sup> <sup>Y</sup>

Spouse's name  
GIVEN NAME(S)  
  
  
SURNAME

Spouse's date of birth  <sup>D</sup> <sup>D</sup> /  <sup>M</sup> <sup>M</sup> /  <sup>Y</sup> <sup>Y</sup> <sup>Y</sup> <sup>Y</sup>

Your address  
RESIDENTIAL ADDRESS  
  
  
SUBURB/TOWN  STATE  POST CODE



**2. Benefit options for members who HAVE reached minimum retirement age**

Select only one option.

**Note:** If you have not reached your **preservation** age at the time you cease your CSS membership, the only options available to you are **Option 7** or **8**.

- Option 3**  
Maximum pension, no lump sum—go to **Section C** for pension payment instructions
- Option 4**  
Maximum pension, refund of productivity component—go to **Section C** for pension payment instructions, then **Section D** for rollover details. No cash lump sum is available.
- Option 5**  
Standard CPI-indexed pension and lump sum of member and productivity components—go to **Section C** for pension payment instructions, then **Section D** for rollover details. No cash lump sum is available.
- 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 D** to provide rollover details. No cash lump sum is available.
- Option 7**  
Postpone all benefits—go to **Section G**
- Option 8**  
Postpone standard CPI-indexed pension and productivity component and roll over member component  
I elect to claim my member component as either  
 a lump sum—go to **Section D** to provide rollover details  
 or  
 a non-indexed pension—go to **Section C**

**SECTION C 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 G Declaration

I declare that:

- > I have been advised to read the **CSS Product Disclosure Statement** before completing this form
- > I have been given enough information about the benefit options available to make an informed decision
- > all information I have supplied is complete and correct
- > by choosing a benefit option in Section B, I understand that I am making a formal election under the provisions of the CSS legislation and this benefit election cannot be changed, except in certain circumstances approved by ARIA
- > I have made an election regarding the reduced pension option in **Section C** (if applicable) and understand that I cannot change this election.

Signature and date

|           |
|-----------|
| SIGNATURE |
|-----------|

Date signed

|   |   |   |   |   |   |   |   |   |   |
|---|---|---|---|---|---|---|---|---|---|
| D | D | / | M | M | / | Y | Y | Y | Y |
|   |   |   |   |   |   |   |   |   |   |

If you need more information, call 1300 000 277 or email [members@css.gov.au](mailto:members@css.gov.au)

## SECTION H Member checklist

- I have:
- > filled in all the sections applicable to me
  - > selected a benefit option in **Section B**
  - > completed a reduced pension election and account details in **Section C** (pension recipients only)
  - > provided rollover fund details in **Section D** (for lump sum recipients only)
  - > attached my completed tax file number declaration (for pension recipients only)
  - > signed the declaration in **Section G**

### You have now completed this form

Return it, with any attachments, to your personnel section or pay office for completion of the **Departmental report**. They will then forward the completed form to us. Please take a copy of your completed form for your records.

END FORM

## Departmental report

### To be completed by personnel section or pay office

Member's name

Reference number (AGS)

Date of exit  <sup>D</sup>  <sup>D</sup> /  <sup>M</sup>  <sup>M</sup> /  <sup>Y</sup>  <sup>Y</sup>  <sup>Y</sup>  <sup>Y</sup>

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)?

<sup>D</sup>  <sup>D</sup> /  <sup>M</sup>  <sup>M</sup> /  <sup>Y</sup>  <sup>Y</sup>  <sup>Y</sup>  <sup>Y</sup>

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

\$

Transition to retirement arrangements only apply in certain circumstances.

Please confirm the employee has either:

resigned from their current position and has been re-employed with your agency, on either a casual or temporary part-time basis (please include a letter stating this)

OR

joined an employer sponsored superannuation scheme (not applicable to APS employees). Please include a letter stating the employee has joined your employer sponsored scheme and that you are contributing more than 9% to that fund).

## 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.

