



Cessation of Scheme Membership

Continuing with Employer Benefit Application Form & Information Leaflet

Before completing this benefit application form, you should read the **CSS product disclosure statement** at 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 should be used if you are a Commonwealth Superannuation Scheme (CSS) member who has ceased CSS membership but has remained employed by the same employer to which your membership relates.

This applies where you have ceased CSS 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. Detailed information regarding these arrangements can be found in the Transition to Retirement fact sheet available from the CSS website at www.css.gov.au

If this is not the case, please contact your personnel section or pay office for advice as to which form you should complete.

Read this first!

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?

This application requires you to complete an acknowledgment that you have received sufficient information to make an informed decision about your benefit options.

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

Before completing this benefit application form, you are advised to read the **CSS product disclosure statement** at www.css.gov.au or call 1300 000 277.

There are also publications such as **Tax and your CSS Benefit** and **Transition to Retirement** that you should read. These are available from your personnel section or www.css.gov.au

Alternatively you can:

- > phone us on 1300 000 277
- > email members@css.gov.au
- > estimate the potential value of your benefit options using the i-Estimator, also available on the CSS website. You will need an Access Number to use this service.

It is in your interest to seek professional advice before making a decision on your benefit. We cannot provide you with financial advice based on your objectives, financial situation and needs.

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. If you have not reached your preservation age, your only options are to postpone the receipt of all or part of your CSS benefit (refer to Section C–Benefit Options). 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 |

The Benefit Application Form

Your accurate completion of this benefit application form allows us to process the application as soon as possible after the date you cease scheme membership. Take care when completing this form. If you do not complete the benefit application form correctly, the processing of your benefit will be delayed.

Section A – Personal details

The information in this section 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. You may wish to include a copy of your marriage certificate or registered relationship certificate with this 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

Contact details

The postal address you provide is where we will send all correspondence.

Contact phone numbers are also required in case we need to contact you regarding the processing of your benefit.

Providing your current email address would be helpful, if you have one.

Section B – Information acknowledgment

Please complete this acknowledgment 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 **CSS product disclosure statement** before completing this form.

In this application 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. 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.

Section C – Benefit options

Your benefit options will vary depending on whether or not you are under your minimum retiring age at the time your scheme membership ceased.

If you are under your minimum retiring age at the time you cease scheme membership.

Option 1–preserve the entire benefit in the CSS

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

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 that time you claim your 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 at the end of the application form. The transfer value will consist of your member, productivity and employer components. Your benefit will be transferred as a compulsory preserved amount.

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).

You must also provide your membership number for the eligible scheme 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 scheme concerned. Failure to provide these details will result in delays in the payment of your benefit.

If you have reached your minimum retiring age at the time you cease scheme membership

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

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 by your member and productivity components.

Option 4–maximum pension and productivity lump sum

This option provides you with a standard CPI-indexed pension together with an additional non-indexed pension purchased by your member component only.

The productivity benefit must be rolled over and you must provide us with the name of a rollover fund in **Section F1**.

Option 5–standard 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 lump sum benefit must be rolled over and you must provide us with the name of a rollover fund in **Section F1**.

Option 6–lump sum only, no pension

This option is only available to former Provident Account members who have reached age 60. The election provides you with a lump sum calculated on the basis of three times your accumulated basic contributions and earnings, plus any supplementary contributions and your productivity component.

The lump sum benefit must be rolled over and you must provide us with the name of a rollover fund in **Section F1**.

Option 7–postpone all benefits

You may elect to postpone the receipt of all of your CSS benefit until a future date.

You can then claim your postponed benefit at any time, provided that you have left the workforce. The benefit must, however, be paid when you reach age 65 regardless of whether or not you remain in the workforce.

The postponed benefit will be paid with effect from the date that you provide us with written advice that you have left the workforce.

The benefit paid at that time will be a standard CPI indexed pension plus either:

- > a lump sum of your member and productivity components
- > additional non indexed pension purchased with your member and productivity components
- > additional non-indexed pension purchased with your member component and a lump sum of your productivity component.

Option 8—postpone the receipt of your standard CPI indexed pension and productivity component and claim your member component

You may elect to postpone the receipt of your CPI indexed pension and productivity component to a future date and take your member component now as either a lump sum or additional non-indexed pension.

If you take your member component as a lump sum, it will need to be rolled over to a rollover fund or Retirement Savings Account (RSA). You cannot take this lump sum as cash in hand.

Your postponed CPI-indexed pension benefit will be paid with effect from the date that you provide us with written advice that you have left the workforce.

Section D – 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. benefit options 3, 4 or 5).

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 E – 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 CSS, and you have not paid off the debt, 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 F – Benefit payment arrangements

This section allows to nominate where you would like your lump sum rolled over to.

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’.

Lump sum payments

F1–Rollover fund nominations

You can nominate two rollover funds or RSAs to receive 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 should include sufficient information to enable us to identify the rollover fund or RSA, such as the name and Australian Business Number (ABN). 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 sent C/- you at your home address, unless extenuating circumstances exist.

Bank Account Details

Complete this section to provide us with bank account details for the payment of your pension.

F4–BSB number

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.

F5–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.

F6–Account names

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 G – Taxation matters

G1–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 the employment to which your CSS deferred benefit relates, (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 start 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.

G2–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 or all ATO branches. You must provide proof of identity at the time you lodge the form.

G3–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.

G4–‘Tax File Number Declaration’

If you have chosen to receive all or part of your benefit as a pension (Section C–Options 3, 4 or 5) and you wish to claim the tax free threshold and/or any available offsets and deductions against your pension benefit, you should complete a ‘Tax File Number Declaration’. These declarations are obtainable from the ATO or designated newsagents that distribute ATO forms.

After your benefit is paid

Documents you may receive from us

After your benefit is paid 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;

- > a rollover payment cheque (or cheques), made payable to your nominated rollover fund(s);
- > a pension group certificate and annual pension increase advice (which are sent to you in July each year if you are receiving a pension).

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 ComSuper.

What next?

When you have completed your benefit application form, the completed form should be sent 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.

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 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.

All enquiries: 1300 000 277

Unclaimed benefits

You must claim your CSS deferred benefit once you reach age 65. If you do not claim your benefit when you reach age 65 you may be treated as a 'lost member' and your benefit may be transferred to the ATO for administration as a 'lost membership'.

Alternatively, if you have claimed your benefit and 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 to the Eligible Rollover Fund (ERF) nominated by ARIA.

Any outstanding benefits will also be paid to the ERF in the following circumstances:

- > if you do not nominate a rollover fund in Section F1 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 the issue date).

Frequently used terms

Compulsory preserved amount

This refers to the amount of a benefit that must remain in the superannuation industry until certain events occur. This amount cannot be paid as a cash in hand amount. For the purposes of this application form, all your benefit is a compulsory preserved amount.

Eligible Service Period Start Date

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.

Eligible Superannuation Scheme

This refers to the limited number of, largely public sector, superannuation schemes to which CSS benefits may be fully transferred. A list of these schemes is on page 17 of the application form.

Employer Component

This is an additional amount paid by the government when you claim your benefit.

Member Component

This refers to the member contributions that you have paid to the CSS and the earnings that has accrued on them.

Minimum Retiring Age

This is the minimum age at which you are allowed to retire from your employer. For most people, this is age 55. If you have any doubt what your minimum retiring age is, contact your personnel office or us.

Postponed Benefit

If you elect for a postponed benefit, you are electing to postpone the receipt of a pension until such time as you wish to, or are able to, claim the pension. Generally speaking, the size of the final benefit will increase over time. You should contact us if you wish to know the options available to you when you claim your postponed benefit.

Preserved benefit in the CSS

This is a benefit that remains in the CSS until you wish to or are able to claim it. This establishes an entitlement to what is known as a 'deferred benefit', which is a benefit payable to you when you reach minimum retiring age and have ceased employment with your current employer. Generally speaking, the size of the final benefit will increase over time. You should contact us if you wish to know the options available to you when you claim your deferred benefit.

Productivity Component

This refers to the mandatory productivity contributions that your employer has made on your behalf together with earnings that has accrued on them.

Proportioning

The proportioning rules require that your taxable and tax-free components be spread in equal proportions across those parts of the benefit payment you receive or rollover.

Retirement Savings Account (RSA)

This is an account similar to a superannuation fund that is operated by some financial institutions (e.g. banks, credit unions). You can roll your member component into an RSA if that option is available to you.

Rollover

This refers to a situation where we pay your entitlement to another rollover fund. This is normally done by sending a cheque for the amount of the rollover directly to you. This cheque will be made out to the fund that you have nominated.

Rollover Fund

This is a superannuation fund that can accept a Superannuation Lump Sum. If the option to rollover your member component is available, you can roll this amount to the rollover fund of your choice.

Superannuation Lump Sum Payment

A lump sum payment from a superannuation fund or Retirement Savings Account (RSA).

Transfer Value to an Eligible Scheme

This is a CSS specific term and refers to a situation where we will pay your entire benefit as a lump sum to an eligible superannuation scheme. It is similar to a rollover except that the number of schemes to which we may pay a transfer value are limited. You must be a member of the eligible scheme by virtue of your employment (i.e. not just as a member of the general public) and the fund must agree to accept your transfer.

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Australian
Reward
Investment
Alliance

Cessation of CSS membership

Benefit Application Form

Hints for using this form

- > Read the Explanatory Notes and each section of the form carefully before filling it in
- > Use CAPITAL LETTERS and a blue or black pen
- > Sign your name where needed. If you don't sign the relevant sections of the form, it will be returned to you.

SECTION A – Personal details

| | | | | | | | | | | | | | |
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| Reference (AGS) number | <input type="text"/> | | | | | | | | | | | | |
| Title (please tick one) | <input type="checkbox"/> Mr <input type="checkbox"/> Ms <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other <input type="text"/> | | | | | | | | | | | | |
| YOUR NAME Surname | <input type="text"/> | | | | | | | | | | | | |
| Given name/s | <input type="text"/> | | | | | | | | | | | | |
| Your date of birth | <table border="0"> <tr> <td></td> <td>DAY</td> <td></td> <td>MONTH</td> <td></td> <td>YEAR</td> </tr> <tr> <td><input type="text"/></td> <td>/</td> <td><input type="text"/></td> <td>/</td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table> | | DAY | | MONTH | | YEAR | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> | <input type="text"/> |
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| <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> | <input type="text"/> | | | | | | | | |
| On what date did you cease your CSS scheme membership? | <table border="0"> <tr> <td></td> <td>DAY</td> <td></td> <td>MONTH</td> <td></td> <td>YEAR</td> </tr> <tr> <td><input type="text"/></td> <td>/</td> <td><input type="text"/></td> <td>/</td> <td><input type="text"/></td> <td><input type="text"/></td> </tr> </table> | | DAY | | MONTH | | YEAR | <input type="text"/> | / | <input type="text"/> | / | <input type="text"/> | <input type="text"/> |
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| Your postal address | <input type="text"/> | | | | | | | | | | | | |
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| | STATE <input type="text"/> POSTCODE <input type="text"/> | | | | | | | | | | | | |
| Your residential address | <input type="text"/> | | | | | | | | | | | | |
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| | STATE <input type="text"/> POSTCODE <input type="text"/> | | | | | | | | | | | | |
| What phone number should we use to contact you during working hours if needed? | <input type="text"/> | | | | | | | | | | | | |
| If you have an email address, please include it. We may use this address to contact you if needed. | <input type="text"/> | | | | | | | | | | | | |
| | <input type="text"/> | | | | | | | | | | | | |

Section A continued over page

Section A continued

Previous memberships

Have you had any other periods of CSS membership? If so, please list the AGS (ComSuper Reference) numbers for each period of service.

| | | | |
|---|----------------------|---|----------------------|
| 1 | <input type="text"/> | 2 | <input type="text"/> |
| 3 | <input type="text"/> | 4 | <input type="text"/> |

Information about new products and services and member research

I do not wish to receive information about new products and services or participate in member research

About your spouse

You only need to complete this section if you are married or are in a de facto relationship. Otherwise, please go to Section B.

The information in this section will help us contact your spouse in the event that a benefit becomes payable to them on your death.

What is your spouse's surname?

What are your spouse's given names?

What is your spouse's date of birth?

| | | | | | | | | | | |
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If you are in a de facto relationship, on what date did this start?

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You have now completed this section. Please go to Section B.

SECTION B – Information acknowledgment

This section asks you to formally acknowledge that you have received and understood enough information to make an informed choice of which benefit option you wish to make. In particular, it asks you to acknowledge that you have been advised to read **CSS product disclosure statement** before completing this form.

DO NOT sign this acknowledgment if this is not the case. Instead, contact us for information on **1300 000 277** before you continue to complete this application.

The processing of your application will be delayed if you do not sign this acknowledgment.

PLEASE SIGN THE DECLARATION BELOW:

I have been given enough information to make an informed decision about how I would like my benefit to be paid and I have been advised to read **CSS product disclosure statement** before completing this form.

I also 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*.

SIGNATURE

DATE

| | | | | | | | | | | |
|----------------------|----------------------|-----|----------------------|----------------------|-------|----------------------|----------------------|----------------------|----------------------|----------------------|
| | | DAY | | | MONTH | | | YEAR | | |
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If you need more information, or would just like to talk about the options you have, please call **1300 000 277**, facsimile **(02) 6272 9612**, or email **members@css.gov.au**

You have now completed this section. Please go to Section C on the next page.

SECTION C – Benefit option election

In this section you will be asked to complete a benefit election option. This option will determine how we process your benefit. The election options available to you are dependent on whether or not you have reached your minimum retirement age. For most people, this is 55 years of age. If you are unsure what your minimum retirement age is, please contact us on 1300 000 277.

Have you reached your minimum retirement age?

Yes Please go to page 12

No Please select one of the options below.

Benefit options for members who have NOT yet reached minimum retirement age

If you are electing to preserve your benefit in the CSS this election cannot be made more than one month before the date on which you cease to be a CSS member. If you are electing to transfer your benefit to an eligible scheme, the scheme MUST appear on the list of eligible schemes on page 17 of this form.

Please tick ONE of the election options below and then sign and date the option.

Option 1–Preserve entire benefit in the CSS

I elect for the preservation of my benefit in the CSS as a deferred benefit.

SIGNATURE

DATE

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

Please go to member checklist on page 17

Option 2–Pay benefit as a transfer value to an eligible superannuation scheme

I elect to transfer my full benefit to an eligible superannuation scheme. I am a member of this scheme through my employment with my current employer and have joined this scheme within the last three months.

SIGNATURE

DATE

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

Please complete details of eligible scheme on page 12

Section C continued over page

Section C continued

Option 5–Standard CPI indexed pension and lump sum of member and productivity components

I elect to take my benefit as a standard CPI indexed pension plus a lump sum of my member and productivity components.

SIGNATURE

DATE

| DAY | | MONTH | | YEAR | |
|-----|--|-------|--|------|--|
| | | | | | |

Note: You must provide us with the name of a Rollover Fund or Retirement Savings Account (RSA) for your lump sum in **Section F1**.

You have now completed this section. You must now complete **Section D** to tell us which spouse's pension option you want.

Option 6–Lump sum only, no pension

(Only available if you are a former Provident Account member and you have reached age 60)

I elect for a Provident Account Lump Sum.

SIGNATURE

DATE

| DAY | | MONTH | | YEAR | |
|-----|--|-------|--|------|--|
| | | | | | |

Note: You must provide us with the name of a Rollover Fund or Retirement Savings Account (RSA) for your lump sum in **Section F1**.

If you have an outstanding superannuation contributions surcharge debt it will be deducted from your lump sum. You have now completed this section. You must now go to **Section F–Payment Arrangements**, to tell us how you would like your lump sum paid.

Option 7–Postpone all benefits

I elect to postpone all of my benefit entitlements

SIGNATURE

DATE

| DAY | | MONTH | | YEAR | |
|-----|--|-------|--|------|--|
| | | | | | |

Option 8–Postpone receipt of CPI indexed pension and rollover member component now

I elect to postpone the receipt of my CPI-indexed pension and productivity component and claim my member component as either:

A lump sum; or

Additional non-indexed pension

SIGNATURE

DATE

| DAY | | MONTH | | YEAR | |
|-----|--|-------|--|------|--|
| | | | | | |

Note: If you have elected to take a lump sum of your member component, you must provide us with the name of a Rollover Fund or Retirement Savings Account (RSA) for your lump sum in **Section F1**.

SECTION D – 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 chosen benefit options 3, 4 or 5.

I have read the information contained in Section D 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

| |
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DATE

| | | | | | | | | | | | | | | | | | | | | | | |
|-----|--|---|--|--|--|--|--|--|--|-------|---|--|--|--|--|--|------|--|--|--|--|--|
| DAY | | | | | | | | | | MONTH | | | | | | | YEAR | | | | | |
| | | / | | | | | | | | | / | | | | | | | | | | | |

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

SECTION E–Superannuation contributions surcharge

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

my standard CPI indexed pension; or

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

my lump sum (if applicable).

SIGNATURE

| |
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DATE

| | | | | | | | | | | | | | | | | | | | | | |
|-----|--|---|--|--|--|--|--|--|--|-------|---|--|--|--|--|--|------|--|--|--|--|
| DAY | | | | | | | | | | MONTH | | | | | | | YEAR | | | | |
| | | / | | | | | | | | | / | | | | | | | | | | |

SECTION F–Benefit Payment Arrangements

Lump sum payments

F1. Rollover Fund or Retirement Savings Account (RSA) nominated to receive your lump sum benefit.

Name of first nominated Fund or RSA

| |
|--|
| |
|--|

Australian Business Number (ABN) for Fund or RSA

| |
|--|
| |
|--|

PLUS

Membership number for Fund or RSA

| |
|--|
| |
|--|

Superannuation Product Identification Number (SPIN) for Fund or RSA

OR

| |
|--|
| |
|--|

(These numbers can be obtained from the rollover fund or RSA concerned–refer to Section F1 of the Explanatory Notes for further details.)

Section F continued over page

Bank account details

Please provide the account details for the payment of your pension.

F2. What is the name of your bank/building society/credit union?

F3. What is the branch address?

 STATE POSTCODE

F4. What is your bank/building society/credit union state branch number (BSB No.)?

F5. What is your account number?

F6. My account is in the name(s) of:

Note: If the BSB or account number you provide is incorrect the payment will not be accepted by your financial institution. If you have any doubts what your correct BSB or account number is, you should confirm these details with your financial institution before including them in this form.

You have now completed this section. You must now go to **Section G – Taxation Matters**, to tell us your taxation information.

SECTION G – Taxation matters

G1. What is your start date for taxation purposes?
 (See Section G in the Explanatory Notes) DAY / MONTH / YEAR

- G2. Providing your TFN is voluntary. If you choose not to provide it you will not commit an offence. The consequences of not providing your TFN are:
- > tax will be deducted from your benefit/s at the highest marginal rate
 - > you may become liable to pay a surcharge which, had you provided your TFN, you would not have been required to pay
 - > the trustee of another superannuation scheme or RSA provider holding your benefits now or in the future may not be able to locate, amalgamate or identify your benefits in order to pay you

Note that these consequences may change in the future as a result of legislative change.

The CSS is authorised to collect your TFN under the provisions of the *Superannuation (Supervision) Act 1993*. We will treat your TFN as confidential and will only use it for legal purposes, which include:

- > disclosing it to the trustee of an eligible superannuation entity, regulated exempt public sector superannuation scheme or RSA provider to which your benefits are transferred in the future, unless you specifically instruct us not to
- > finding or identifying your superannuation benefits where other information is insufficient
- > calculating tax on your benefits
- > providing information to the Commissioner for Taxation.

Note that the lawful purposes may change in the future as a result of legislative change.

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?

- G3. Select this box if you do not want us to pass on your TFN

Tax File Number Declaration

- G4. 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.**

Member checklist

Have you:

- read all the explanatory notes, received a benefit estimate, and any other information you require to make an informed choice;
- filled in all the sections applicable to you;
- signed the Declarations at Sections B;
- signed an election option in Section C;
- signed an election option regarding spouse's/children's pension at Section D;
- completed rollover nomination details in Section F1;
- completed the bank account details in Sections F2 to F6;
- provided an 'ESP Start date' (if appropriate) in Section G1;
- provided your TFN in Section G2;
- attached your completed 'Tax File Number Declaration' and
- attached a copy of your marriage certificate or registered relationship certificate?

You have now completed this form.

This form now needs to be given to your personnel section or pay office so that they can complete the departmental report and forward the form to us. Please **DO NOT** send this form directly to us as we cannot process it without a completed departmental report.

You should check with your personnel section or pay office to ensure that the completed form has been forwarded to us, as you may experience delays in the processing of your application if this is not done promptly.

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.

Departmental Report – To be completed by Personnel Section or Pay Office

Member's name

Reference (AGS) number

Date member ceased CSS membership / /

Salary on cessation \$

Last three superannuation variations including the payday that contributions were ceased (Usually the payday after the date of exit.)

| Payday of adjustment | Old perm. cont. | New perm. cont. | Current adjust. | PLUS/MINUS |
|----------------------|-----------------|-----------------|-----------------|------------|
| | | | | |
| | | | | |
| | | NIL | | |

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 (Please tick the appropriate box)

Yes N/A

- Applicant's signature and date of birth confirmed
- Superannuation history card or computer print-out attached
- Is the applicant receiving an allowance (or did they receive such an allowance in the past 3 years) that increases salary for superannuation purposes
- 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.
- Has the member ever worked part-time hours? If YES – please attach Form S542 or S551.
- 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.

