



# Involuntary Retirement

## 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 have been involuntarily retired or who have accepted an offer of retrenchment or redundancy from their employer.

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

- > A member who is a fixed term (temporary) employee and your period of temporary employment has ended. Instead refer to form '**Cessation of Employment (SR1-CSS)**';
- > A fixed term (temporary) employee or statutory office holder whose employment has been terminated before the expiration of your term of appointment or employment, and your terms and conditions of employment specifically preclude you from being deemed to have been involuntarily retired. Instead, refer to form '**Cessation of Employment (SR1-CSS)**';
- > A member who is ceasing Scheme membership due to the sale, transfer, or outsourcing of an organisation, business, service, asset or function, and who has accepted offers of continuing employment with the purchaser, transferee, or provider. Instead, refer to form '**Sale of Asset Benefits (SRR3-CSS)**';
- > A member who has been dismissed. If you are under minimum retirement age, refer to form '**Cessation of Employment (SR1-CSS)**'. If you are over minimum retirement age, refer to form '**Age Retirement (SAR1-CSS)**'.

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

**Most applications must be made within 90 days of retirement date to be effective. Elections to preserve benefits in the CSS must be made within 21 days of retirement date.**

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 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 fact sheets on *Tax and Your CSS Benefits* and *Preservation of Benefits* 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.
 

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 online i-Estimator, available for use online 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 to receive a pension as your benefit, you will need to complete 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 superannuation preservation age on members of all superannuation schemes. The age restrictions are as follows:

Date of Birth	Preservation age
Before 1/7/1960	55 years
1/7/1960 – 30/6/1961	56 years
1/7/1961 – 30/6/1962	57 years
1/7/1962 – 30/6/1963	58 years
1/7/1963 – 30/6/1964	59 years
After 1/7/1964	60 years

A restriction has also been placed on that part of your 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**.

### Changes applying from 1 July 2000

Changes to the CSS legislation may further restrict your cash lump sum benefit. These rules apply to you if you are involuntarily retired after 30 June 2000.

From 1 July 2000, if you have not reached age 55 your cash lump sum will be limited to the lesser of;

- > your member contributions and earnings; or
- > your SIS Upper Limit amount.

Restrictions do **not** apply to your lump sum benefit if you have reached age 55, unless you are under age 60 and intend to stay in the workforce. If this is the case, your lump sum would be limited to your SIS Upper Limit amount.

If these changes apply to you, you must rollover the rest of your CSS lump sum benefit. The restrictions do not affect pension benefits.

## 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 of your retirement. 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 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. 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. **Note:** There are penalties for making false declarations in respect of claims for benefits.

#### '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 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 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 change your mind about the payment arrangements, a fee will be charged by us for the re-issuing of the payment.

### Section D – Benefit option

This section contains the benefit options that are available to CSS members who are eligible to receive an involuntary retirement 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. Also note that your election may be subject to the new 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 your retirement date.

**However, an election to preserve your benefits CANNOT BE MADE MORE THAN 1 MONTH BEFORE your retirement date and must be made NOT LATER THAN 21 DAYS after your retirement 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 – lump sum, no pension

If you want to take your entire benefit as a lump sum, either in cash or as a rollover to another fund or Retirement Savings Account (RSA), select this option.

The benefit will be paid in accordance with your instructions in Section H.

If you have a compulsorily preserved amount in your benefit (i.e. you are under age 55 or between 55 and 60 and have not left the workforce) *you must complete the compulsory preservation rollover nomination in Section H*, if taking the balance of the lump sum as a cash payment. If you are rolling over the total benefit, your standard rollover nomination will be sufficient.

### Option 2 – maximum pension, no lump sum

This option is only available if you are over age 55. It provides you with a standard CPI indexed pension together with an additional non-indexed pension purchased with your member and productivity components.

### Option 3–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 are under age 55; or
- > you are between 55 and 60 and have not left the workforce.

If your productivity benefit is to be rolled over you must provide us with the name of your rollover fund in Section H1.

### Option 4 – 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 are under age 55; or
- > you are between 55 and 60 and have not left the workforce.

If your productivity benefit is to be rolled over you must provide us with the name of your rollover fund in Section H1.

### Option 5–postpone all benefits

(only available if you have reached your minimum retiring age and have not left the workforce)

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

You can then claim your postponed benefit at any time provided you have left the workforce. The benefit must, however, be paid when you reach age 65.

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

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

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

### Option 6–postpone the receipt of your standard CPI indexed pension and productivity component and claim your member component

(only available if you have reached your minimum retiring age and have not left the workforce)

You may elect to postpone the receipt of your CPI indexed pension and productivity components to a future date and take your member component now as either:

- > a lump sum; or
- > additional non indexed pension.

You can then claim your postponed standard CPI indexed pension benefit at any time provided you have left the workforce. The benefit must, however, be paid when you reach age 65.

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

### Option 7–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 one month before your retirement date and must be made not later than 21 days after your retirement 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 your retirement, be employed in public (government) employment and become a member of an eligible superannuation scheme in respect of that employment.

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, 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 concerned. Failure to provide these details will result in delays in the payment of your benefit.

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.

## Section E – Immediate payment of deferred benefit

If you have already reached (or 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 7** 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 involuntary retirement;
- > 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.

## 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 are claiming all or some of your benefit as a pension (ie Benefit Options 2,3,4 or 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;

- > do not wish to take a reduced pension of 93% of your initial pension entitlement; or
- > 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 contribution 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 H – benefit payment arrangement

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.

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 D–Options 3 or 4 or Section E–Options 2 or 3) and you are either under age 55 years, or between age 55 and 60 years and have not left the workforce. See also **Section B** for the appropriate definition.

You can nominate two rollover funds or RSA's to receive all or part of your compulsorily preserved component. Complete one nomination if you are going to roll over all of your compulsorily preserved component 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.

#### 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 H1 or H3, the balance of the lump sum benefit.

You also have to complete bank account details in sections H4 to H8, to advise us where the cash payment is to be made.

#### H3–Rollover fund nominations

You can nominate two rollover funds or RSAs to receive all or part of your lump sum benefit, subject to the new proportioning rules. 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 fact sheet *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 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.

### 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) or 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 have chosen to receive all or part of your benefit as a pension (Section D—Options 2, 3 or 4 or Section E—Options 1, 2 or 3) and you wish to claim the tax free threshold and/or any available offsets and deductions against your pension benefit, you should complete this ATO Declaration form and attach it to your benefit application.

## 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 G, which shows the breakup, for taxation purposes of each rollover you nominate;
- > a *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 pension group certificate and annual pension advice letter (which are sent to you in July each year if you are receiving a pension); and

- > an annual member 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 of your exit but you may submit your application form before this date. This will allow us to check that all documentation and information have 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 actual date of retirement. Preservation elections cannot be made more than one month before the retirement 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 and postponed 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 your retirement, your benefit will be treated as *'unclaimed'*.

If this happens and you do not make a late election to preserve your benefit in the CSS, we may then pay your benefit as a maximum pension; i.e. you may lose your right to take any part of your benefit as a lump sum.

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 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 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 the issue date).

## 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 active membership by way of involuntary retirement, or as a consequence of the sale or transfer of a Government function where the transfer is to an employer covered by one of the eligible schemes listed.

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

These are not 'rollovers'—see Section G for details of rollovers.

### Eligibility provisions

To be accepted as a valid election, it is necessary for the **member to be actively employed** by the employing body that sponsors, or is covered, by the provisions of the eligible scheme, and for the Scheme administrators to have indicated that they will accept the transfer of equity by the member.

These provisions do not apply to any other superannuation schemes.

### Eligible Schemes

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

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Reward  
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# Involuntary Retirement 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

Reference (AGS) number

--	--	--	--	--	--	--	--	--	--

Cessation date

DAY			MONTH			YEAR		
		/			/			

Title (please tick one)

Mr
  Ms
  Mrs
  Miss
  Other

**YOUR NAME**

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name/s

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Your date of birth

DAY			MONTH			YEAR		
		/			/			

Previous memberships

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

1										2									
3										4									

Relationship details

Married
  Single
  De facto

**SPOUSE'S FULL NAME**

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name/s

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Start date of de facto relationship  
(if applicable)

DAY			MONTH			YEAR		
		/			/			

Spouse's date of birth

DAY			MONTH			YEAR		
		/			/			

**YOUR CONTACT DETAILS**

Your residential address


STATE

POSTCODE

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Your postal address


STATE

POSTCODE

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Contact phone number

--	--	--	--	--	--	--	--	--	--

Email address


## SECTION B – Employment Details

I am ‘retiring from the workforce’. (See definition in Section B of the Explanatory Notes)

SIGNATURE OF APPLICANT

--

DATE

DAY	MONTH	YEAR			

If you are retiring from the workforce you have completed this section, and you should now proceed to the ‘About your former employment’ section.

I am NOT ‘retiring from the workforce’.

If you are **not** retiring from the workforce, you must read and, if applicable, sign the following Declaration:

I **declare** that, on or before the date I was involuntarily retired, I had not been offered a full-time or part-time job with an employer who takes part in the PSS arrangements. See **Section B** of the Explanatory Notes for further details.

SIGNATURE OF APPLICANT

--

DATE

DAY	MONTH	YEAR			

**Note:** If you have made arrangements for re-employment with an employer who takes part in the CSS arrangements then you may not be entitled to a CSS benefit and you should contact us for advice.

### About your former employment

Name of former employing department or authority

--

## SECTION C – Information Acknowledgement

(Benefit processing may be delayed if this acknowledgment is NOT completed)

I have been given enough information to make an informed decision about how I would like my benefit to be paid and that I have been advised to read the CSS Product Disclosure Statement before completing this form. I also understand that, by choosing a benefit option in Section D, 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			

If you need more information, or would like to talk about the options you have, please call our Call Centre on telephone 1300 000 277, facsimile (02) 6272 9612, or email [members@css.gov.au](mailto:members@css.gov.au).

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

## SECTION D – Benefit options

PLEASE ENSURE THAT ONLY ONE BENEFIT OPTION IS COMPLETED

Most benefit option elections must be completed within 90 days of your retirement date. Preservation elections cannot, however, be made more than one month before your retirement date and must be made not later than 21 days after your retirement 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 – Lump sum, no pension

I, 

FULL NAME																											
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whose Reference (AGS) No. is 

AGS NUMBER							
------------	--	--	--	--	--	--	--

elect to take my benefit as a lump sum.

SIGNATURE 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

DATE  
DAY MONTH YEAR  

		/			/			
--	--	---	--	--	---	--	--	--

**Note:** If you are under age 55 years, or between age 55 and 60 and have not left the workforce, part of your benefit must be compulsorily preserved. You must provide us with the name of a Rollover Fund or Retirement Savings Account (RSA) for your compulsorily preserved component in Section H1.

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

### Option 2 – Maximum pension, no lump sum (not available if you are under age 55)

I, 

FULL NAME																											
-----------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

whose Reference (AGS) No. is 

AGS NUMBER							
------------	--	--	--	--	--	--	--

elect to take my entire benefit as a pension.

SIGNATURE 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

DATE  
DAY MONTH YEAR  

		/			/			
--	--	---	--	--	---	--	--	--

You have now completed this section. You must now go to **Section F** to tell us which spouse’s pension option you want.

### Option 3 – Maximum pension, refund of productivity component

I, 

FULL NAME																											
-----------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

whose Reference (AGS) No. is 

AGS NUMBER							
------------	--	--	--	--	--	--	--

elect to take my benefit as a maximum pension plus a refund of my productivity component.

SIGNATURE 

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

DATE  
DAY MONTH YEAR  

		/			/			
--	--	---	--	--	---	--	--	--

**Note:** If you are under age 55, or between age 55 and 60 and have not left the workforce, your productivity component must be compulsorily preserved. You must provide us with the name of a Rollover Fund or Retirement Savings Account (RSA) for your productivity component in **Section G1**.

You have now completed this section. You must now go to **Section F** to tell us which spouse’s pension option you want.

Section D continued over page





Section D continued

**Option 7 – Preserve your entire benefit in the CSS**

I, 

FULL NAME																											
-----------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

whose Reference (AGS) No. is 

AGS NUMBER							
------------	--	--	--	--	--	--	--

**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]  

--

Australian Business Number (ABN) for Fund or RSA (MANDATORY)  

--

PLUS Superannuation Product Identification Number (SPIN) for Fund  
Membership number for Fund 

--

 OR 

--

*(These numbers can be obtained from the rollover fund or RSA concerned. Refer to Section D (Option 7) of the Explanatory Notes for further details)*

SIGNATURE  

--

DATE  

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

**Unless you wish to immediately claim your benefit (see Section E on the next page) you have now completed this section. You must now go to Section I – Taxation Matters**





Section H continued

**H2. Lump sum cash payment**—complete this to tell us how much of your lump sum you would like as a cash payment.

**Lump sum cash payment**, comprising: (See also **Sections H4 to H8** for bank account details)

**Either:** A gross dollar amount:

**Or** A percentage of my lump sum:     %

**Or** The benefit balance after any rollovers  (This will be the total of your benefit if you are not rolling over any part of your lump sum)

**H3. Rollover Fund or Retirement Savings Account (RSA)** nominated to receive all or part of your lump sum (other than the compulsorily preserved component).

**Name of first nominated Fund or RSA**

Australian Business Number (ABN) for Fund or RSA

PLUS

Superannuation Product Identification Number (SPIN) for Fund or RSA

Membership Number for Fund or RSA

OR

*(These numbers may be obtained from the Fund or RSA concerned – refer to Section H3 of the Explanatory Notes for further details)*

The amount you would like to be paid to this Rollover fund or RSA:

**Either:** A gross dollar amount:

**Or** A percentage:     %

**Or** The balance of my lump sum benefit

**Name of second nominated Fund or RSA**

Australian Business Number (ABN) for Fund or RSA

PLUS

Superannuation Product Identification Number (SPIN) for Fund or RSA

Membership Number for Fund or RSA

OR

*(These numbers may be obtained from the Fund or RSA concerned – refer to Section H3 of the Explanatory Notes for further details)*

Section H continued over page



## SECTION I – Taxation matters

11. What is your start date for taxation purposes?  
(See **Section H** in the Explanatory Notes)

DAY		MONTH		YEAR	

12. 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
  - > 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?

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

### Tax File Number Declaration

14. Additional non-indexed pension recipients should also obtain and complete a *Tax File Number Declaration* form (obtainable from the ATO or your Personnel Section) 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 and C;
- signed an election option in Section D;
- signed an election option regarding spouse's/children's pension at Section F;
- completed the compulsory preservation rollover at Section H1 (if applicable);
- completed cash payment and/or rollover nomination details at Section H;
- completed the bank account details in Sections H4 to H8;
- provided an 'ESP Start date' (if appropriate) in Section I1;
- provided your TFN in Section I2;
- attached your completed 'Tax File Number Declaration' (for pension recipients only); and
- attached a copy of your marriage certificate or registered relationship certificate?

**You have now completed this form.**

Return it, with any attachments, to your Personnel Section or Pay Office for completion of the Departmental Report and forwarding to us.

**DON'T FORGET TO CHECK WITH YOUR PERSONNEL SECTION OR PAY TEAM TO ENSURE THAT YOUR BENEFIT APPLICATION HAS BEEN FORWARDED TO US.**

## Departmental Report - To be completed by Personnel Section or Pay Office

Member's name

Reference (AGS) number

Date of exit

DAY	MONTH	YEAR

Salary for superannuation benefit purposes at date of exit: \$

**Note:** This is the member's salary for superannuation benefit purposes **as at the date of exit**. This can be greater than the salary for superannuation contribution purposes at the last birthday.

**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		

