



Involuntary retirement

Benefit application form

Before you start

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

This form and the explanatory notes are for CSS members who have been involuntarily retired or who have accepted an offer of retrenchment or redundancy from their employer. Do **not** use this form if you have been terminated or dismissed, or are a temporary employee whose period of employment has ended.

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 important you tell us if you change your postal address or bank account details. This allows us to send you information each year about your benefit and make payments to the correct account.

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

If you are preserving your 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 nomination of your claim. This means that it is not possible for you to backdate your claim (refer to **Section E** of the explanatory notes for further details).

All other elections can be made up to 3 months prior to your retirement date and up to 3 months after.

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
- > See our **CSS Retrenchment** fact sheet
- > See our **Tax and your CSS benefit** fact sheet
- > Get a benefit estimate using **member services online**
- > Contact us at the details below
- > We can't give you financial advice about your benefit options—you should consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor

Explanatory notes

Section B – Employment details

Retiring from the workforce

You are considered to be retired from the workforce if you cease employment or will be employed for less than 10 hours per week.

Note: giving false or misleading information is a serious offence.

Re-employment with another government agency

If you have been offered or have made arrangements for re-employment on a full-time or part-time basis with another department, authority or instrumentality being an approved authority for the purposes of the *Superannuation Act 1976*, you may not yet be entitled to a CSS benefit. For more information, call us on 1300 000 277.

Re-employment with a non-government organisation

If you are under age 55, or under age 60 and have not retired from the workforce, you must roll over your productivity component.

Also, if you are under age 55, or under age 60 and have not retired from the workforce, any lump sum available to you as cash will be limited to the amount allowed under the *Superannuation Industry (Supervision) Regulations 1994*. The balance of your member component must be rolled over.

If either of these restrictions apply to you, you'll need to provide the details of a rollover fund or retirement savings account (RSA) in **Section G**.

Section C – Benefit options

Option 1 – lump sum, no pension

This option gives you a lump sum based on three and a half times your accumulated basic contributions and fund earnings, plus any supplementary contributions and your productivity component.

If you are under 55, you must provide rollover details for your compulsorily preserved amount. If you are over 55, please refer to **Section B** for information about restrictions that may apply to you.

Option 2 – maximum pension, no lump sum

This option is only available if you are over age 55. It gives you 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 3 – 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. If you are under 55, you must roll over this amount. If you are over 55, please refer to **Section B** for information about restrictions that may apply to you.

Also, 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 4 – standard CPI-indexed pension and lump sum

This option gives you a standard CPI-indexed pension plus a lump sum of your member and productivity components.

If you are under 55, you must provide rollover details for your compulsorily preserved amount. If you are over 55, please refer to **Section B** for information about restrictions that may apply to you.

Option 5 – postpone all CSS benefits

This option is only available if you have not left the workforce and have reached minimum retirement age. 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 6 – postpone your standard CPI-indexed pension and productivity component and claim your member component

This option is only available if you have not left the workforce and you have reached minimum retirement age. 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. 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 7 – preserve the entire benefit in the CSS

Your election to preserve your benefit in the CSS cannot be made more than 1 month before your retirement date and 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.

Private superannuation schemes are not eligible superannuation schemes. Please refer to the list of eligible superannuation schemes on page 5.

Note: This is not a rollover for superannuation purposes.

Section D – 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 C, Option 7**.

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

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

Section E – Your pension payment

Account details

We can only pay your pension into an Australian account held in your name. If it's a joint account, one of the names listed must be yours.

Election for reduced initial pension benefit in return for increased spouse's and/or children's pension benefit

If you tick yes, we will reduce your pension to 93% of your full pension amount. In return, your eligible spouse will be entitled to 85% of your pension benefit. Benefits to eligible children or orphans also increase under this option.

If you tick no, if a spouse's pension becomes 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 F – Your lump sum cash payment

We can only pay your lump sum into an Australian account held in your name. If it's a joint account, one of the names listed must be yours.

Taxation legislation states that once an amount has been paid to you or deposited in your bank account, you cannot subsequently roll it over.

Are you under 55, or under 60 and not retiring from the workforce?

If you are under age 55, or under age 60 and not retiring from the workforce, you must roll over your compulsorily preserved component. This will only apply to you if you have elected to receive a lump sum of your member and/or productivity components (**Section C, Option 1, 3 or 4**, or claiming a deferred benefit with a lump sum component). See **Section B** for further information.

Section G – Rollover details

Check that you can rollover your benefit to a complying super fund, rollover fund, RSA, or use it to purchase an annuity.

Rollover fund nominations

You can nominate up to two rollover funds or RSAs to receive all or part of your lump sum benefit.

We will make all rollover cheques payable to your nominated rollover funds and unless you specify otherwise, we will send them directly to your nominated fund(s).

Can I choose which component of the benefit to rollover first?

While you may request the components of your benefit be paid in a specific manner, the payment will be subject to proportioning.

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.

Section H – Superannuation contributions surcharge

You only need to fill in this section if you have an outstanding surcharge debt. Please refer to the **Superannuation contributions surcharge** fact sheet for more information.

Section I – 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 super 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 you don't show a date in this section, we will use the date you joined the CSS as your start date.

Your tax file number (TFN)

If you don't give us your TFN, we are required to deduct tax at the top marginal rate plus the Medicare levy from your benefit.

Approval to advise your TFN to rollover funds

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

Section J – Declaration

If you don't sign this section, your form will be returned to you and your payment may be delayed.

Privacy

We are collecting the information on this form to determine your entitlement to benefits governing the CSS. Where applicable, we will pass on identifying information to the rollover institutions you nominate.

We also pass on information about your CSS entitlements to the 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.

For more information, please visit www.aria.gov.au/privacy.

Eligible superannuation schemes

Payment of a transfer value on exit from the CSS

A transfer value of a member's total equity in the CSS may be paid to an eligible superannuation scheme when the member ceases 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.

This page has been intentionally left blank.

SECTION D Immediate payment of a deferred benefit

(only valid if you will have reached your minimum retiring age as at your claim date and you have already signed **Option 7**)

I hereby give written notice to ARIA that I wish to claim my deferred benefit on

D	D	/	M	M	/	Y	Y	Y	Y

(the deferred benefit pension will commence with effect from the day after the claim date).

Please pay my benefit as (please tick one)

- Option 1** – Maximum pension, no lump sum
- Option 2** – Maximum pension, refund of productivity component
- Option 3** – Standard CPI-indexed pension and lump sum of member and productivity components

SECTION E Your pension payment

1. Account details for your pension payment

Name of institution

Name of account holder

Branch (BSB) number
Must be six numbers

 -

Account number
No more than nine numbers

2. Election for reduced initial pension benefit in return for increased spouse's and/or children's pension benefit

Do you want to take a reduced pension?

- Yes No

SECTION F Your lump sum cash payment (if applicable)

I would like my lump sum cash payment to be comprised of either (please choose one):

- a percentage of the total lump sum

 %

- OR a gross dollar amount of

\$

- OR the benefit balance after any rollovers.

Name of institution

Name of account holder

Branch (BSB) number
Must be six numbers

 -

Account number
No more than nine numbers

SECTION G Rollover details

If you are splitting your benefit between two funds, copy this page, complete the details and attach to this form.

I would like to rollover: (please choose one)

my compulsorily preserved component **ONLY**

OR

my entire lump sum benefit

OR

only part of my lump sum benefit (please choose one):

a gross dollar amount of

\$

OR

a percentage of lump sum

%

Rollover fund or RSA nominated to receive all or part of your lump sum

Name of fund or RSA

ABN of fund or RSA

AUSTRALIAN BUSINESS NUMBER

Membership number
for fund or RSA

OR

SPIN of Fund or RSA

SPIN = superannuation product identification number

Postal address of fund

SUBURB/TOWN

STATE

POST CODE

If you have specific instructions relating to which components of your benefit you would like to take as a cash payment or rollover (subject to proportioning), please attach these details separately.

Additional details attached?

Yes

No

SECTION H Superannuation contributions surcharge

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

my standard CPI-indexed pension (permanent reduction)

OR

my additional non-indexed pension (permanent reduction)

OR

my lump sum benefit (if applicable)

SECTION I Taxation matters

What is your start date for taxation purposes?

D	D	M	M	Y	Y	Y	Y

What is your tax file number?

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

Tick this box if you don't want us to give your TFN to another super fund.

If you have elected to take a pension, you should also complete a **Tax file number declaration** form (available from the ATO or your personnel section) to claim any available tax offsets and deductions. Attach the completed declaration to this application form.

SECTION J Declaration

I declare that:

- > I have been advised to read the CSS Product Disclosure Statement before completing this form 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 CSS arrangements
- > 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 C, 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 E (if applicable) and understand that I cannot change this election.

Signature and date

SIGNATURE

Date signed

D	D	M	M	Y	Y	Y	Y

Member checklist

- I have:
- > filled in all the sections applicable to me
 - > selected a benefit option in **Section C**
 - > completed a reduced pension election and account details in **Section E** (if applicable)
 - > completed cash payment and account details in **Section F** (if applicable)
 - > included rollover fund details for my compulsorily preserved amount in **Section G** (if applicable)
 - > attached my completed tax file number declaration (for pension recipients only)
 - > signed the declaration in **Section J**.

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 / /

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)?
 / /

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

Personnel checklist

Note: Failure to supply the documents outlined in this checklist will result in delays processing this application. The following information is required:

- Yes N/A Applicant's signature and date of birth confirmed
- Yes Superannuation history attached
- Yes N/A Departmental Retirement Certificate 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 Is the applicant a 'fixed term contract' employee? If Yes, please attach an extract of the contract document detailing conditions of employment and eligibility for redundancy/involuntary retirement benefits
- 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 commencement and ceasing date(s), and type of leave.

Certification of employer

I,

being the officer authorised to sign on behalf of the agency, declare that the above information is true and correct and certify that no variations to contributions will be made subsequent to the ceasing entry shown above.

Signature and date Date signed / /

Contact numbers PHONE NUMBER FAX

Email address