



CSCri consolidation and restart form

Important information about this form

Use this form to restart your CSCri with additional monies and/or transfer amounts.

Before making any decisions, you should read the **CSCri Product Disclosure Statement (PDS)**, **Target Market Determination (TMD)** and the **Financial Services Guide (FSG)** issued by Commonwealth Superannuation Corporation (CSC). As we may set you up temporarily with a PSSap account for the purpose of consolidating your funds, you should also read the **PSSap PDS** and **TMD** available at csc.gov.au/PDS

About your CSCri consolidation application

Step 1 Complete this application, making sure you read the Declaration section. Sign and date the form, attach any additional forms and certified identification if required then return it to us. If you need assistance, call **1300 736 096** during business hours.

Step 2 We will create a temporary new PSSap account for you (if you do not already have one) to receive the amounts you wish to add to your CSCri. You will be charged a small administration fee while your amounts are consolidated.

Step 3 When your PSSap account receives your nominated amounts we will:

- close your current CSCri account;
- pay from your current CSCri account any remaining pro rata minimum income payment due to you for the financial year (this is a legislative requirement); and
- transfer your entire CSCri balance to your PSSap account (all consolidation amounts, including your CSCri amount, will be invested in the Cash investment option during the consolidation process).

Step 4 We will set up a new CSCri account using information provided in this application. You will need to nominate beneficiaries for the new account.

Step 5 We will transfer the nominated amount (amount consolidated plus an additional amount from your existing balance, if requested) to your new CSCri account.



Any financial product advice in this document is general advice only and has been prepared without taking account of your personal objectives, financial situation or needs. Before acting on any such general advice, you should consider the appropriateness of the advice, having regard to your own objectives, financial situation and needs. You may wish to consult a licensed financial adviser. You should obtain a copy of the CSCri Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super.

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Commonwealth Superannuation Corporation retirement income (CSCri) is offered by CSC, the trustee of the Public Sector Superannuation accumulation plan (PSSap) ABN: 65 127 917 725 RSE: R1004601

Important information about your consolidation

- Your social security entitlements may be affected if you restart your CSCri. Contact Services Australia, Department of Veterans' Affairs (DVA) or speak to your financial planner to understand potential impacts.
- Transfers to your PSSap account will be invested in the Cash investment option.
- Any regular amounts (including employer or salary sacrifice contributions) that are paid into your PSSap account during consolidation will be invested in the Cash investment option. You can elect to switch this to your nominated investment strategy once the consolidation is complete.
- During the consolidation process, you will be unable to access your PSSap account or view your account online.

Note: Applications received within five business days prior to an income stream pay day (generally 21st of each month or every second thursday) or 30 June (end of the financial year) will be processed as soon as possible following those dates.

Expert financial advice for your situation

Speak to a licensed financial planner to receive advice for your own objectives, financial situation and needs. CSC's authorised financial planners provide a financial advice service that can assist you in reaching your financial goals. It is 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees. To arrange an initial appointment call **1300 277 777** during business hours.

Privacy

We're committed to protecting your privacy. We collect your personal information for the purposes of providing superannuation services to you, improve our products and to keep you informed. We will only share your personal information where necessary for providing superannuation services to you. This may include disclosing your personal information to our scheme administrator, service providers or government or regulatory bodies.

Your personal information may be accessed overseas by our service providers. Please see our privacy policy for full details. Your personal information will not be otherwise used or disclosed unless required or permitted under law. A full copy of our privacy policy as well as the privacy complaint process is available at csc.gov.au/privacy



CSCri consolidation and restart form

How to use this form

Please use CAPITAL LETTERS and a black or blue pen. Mark boxes like this with a cross (X) then fill out the next question or section.

A Your personal details

Existing CSCri member number

Personal information (as currently displayed on your CSCri account)

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Residential address Street

Suburb/town State Postcode

Date of birth / /

Email

Tax File Number

I have already provided my TFN. (You can check this by logging into the [CSC Navigator](#) or under the Your details section of your **Annual Statement**.)

PSSap is authorised to collect and validate your TFN under the *Superannuation Industry (Supervision) Act 1993*. To improve the electronic transfer of funds between superannuation providers, your TFN is required to be validated with the Australian Taxation Office (ATO).

I am an existing PSSap member and my membership number is:

If your account is a CSCri Transition to retirement income stream and you want your new CSCri to be moved to a Standard retirement income stream, indicate your condition of release below.

I have permanently retired;

OR

After reaching age 60, I ceased employment on / /



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B Consolidation details

The minimum consolidation amount, in addition to your existing CSCri account balance, is \$10,000. **The consolidation amount you nominate must total the value of all transfers and personal contributions listed in Section B.**

Approximate value of consolidation amount \$ (this will be the sum of the amounts provided below)

Note: we must wait for all monies to be received prior to finalising the consolidation.

I want to transfer funds from my existing PSSap account:

Close my PSSap account and transfer the whole balance to my CSCri account. Date of last employer contribution (if applicable) / /

Transfer amount of: \$ from my PSSap account to CSCri account

Transfer PSSap account but leave a remaining balance of: \$

Note: the remaining balance in your PSSap account must be no less than \$6,000 if only transferring in a partial amount.

AND/OR

I want to make a personal contribution for the purpose of consolidation with my existing CSCri balance*

I have made a BPAY contribution of \$ to my existing PSSap account.

If you don't have an existing PSSap account, we will create one and email you the BPay details. Contact us to discuss alternate contribution methods if you do not want to use BPay.

* **Note:** generally we're unable to accept voluntary contributions from you once you reach age 75. Contribution cap limits apply. For more information go to ato.gov.au

AND/OR

I want to transfer an amount from another super fund for the purpose of consolidation with my existing CSCri balance.

Number of funds transferred:

Approximate value of funds transferred: \$

C Transfer details

If you are transferring from PSS or CSS, do not use this form. Contact the fund to initiate the rollover. **If you are transferring from more than one fund, copy this page and provide the details for each fund you wish to transfer from.**

FROM

Name of the fund you want to transfer your super from

Provide the name exactly as per your last statement or contact the fund for the correct details.

Your member/Client Identifier at the fund

Australian Business Number (ABN) of fund

Unique Superannuation Identifier (USI) of fund

Important: This transfer cannot be processed without the USI.

TO **Public Sector Superannuation Accumulation Plan (PSSap)**
USI: 65127917725001
ABN: 65 127 917 725
Ph: 1300 725 171

Transfer values Whole amount (balance of my account)

A gross dollar amount of:

\$

D New investment details

During the consolidation process all amounts received into your PSSap account will be invested in the Cash investment option.

Investment strategy for your existing PSSap account

Any regular amounts that are paid into your PSSap account during the consolidation process will be invested in the Cash investment option. Any money currently invested in PSSap will remain in the current investment option.

Investment strategy for your new CSCri account

How do you want your account invested?

You can choose one option or a mix of four options, in whole percentages only:

Cash	<input type="text"/>	<input type="text"/>	<input type="text"/>	%	}	TOTAL	<input type="text"/>	<input type="text"/>	<input type="text"/>	%
Income Focused	<input type="text"/>	<input type="text"/>	<input type="text"/>	%						
Balanced (default option)	<input type="text"/>	<input type="text"/>	<input type="text"/>	%						
Aggressive	<input type="text"/>	<input type="text"/>	<input type="text"/>	%						
							1	0	0	

Note: The total of all investment options must equal 100%

Note: If your investment selection is two or more options, also confirm your income stream payment order method in the following section. If you elect not to complete the following section, your income stream payments will draw down via Pro-rata method (default) explained below.

Income stream payment order

You only need to complete the below section if you chose two or more investment options above. If you do not complete this section, your income stream payments will draw down using Pro-rata method.

Select **one** only:

<input type="checkbox"/> Pro-rata method (default)	<input type="checkbox"/> Proportional method	<input type="checkbox"/> Priority method
Elect your income stream payments to be withdrawn from your current investment option selection, or those options you selected in Section D , in proportion to the balance in each option at the time of the withdrawal.	Specify (below) the proportion to be withdrawn from your current investment options, or those options you selected in Section D .	Specify (below) the order of investment options from which your payments are to be withdrawn from your current investment option selection or those options you selected in Section D . Number options below in descending order of priority (for example, the highest priority option will be labelled 1).
	Cash <input type="text"/> <input type="text"/> <input type="text"/> % Income Focused <input type="text"/> <input type="text"/> <input type="text"/> % Balanced <input type="text"/> <input type="text"/> <input type="text"/> % Aggressive <input type="text"/> <input type="text"/> <input type="text"/> % Total <input type="text"/> <input type="text"/> <input type="text"/> %	<input type="checkbox"/> Cash <input type="checkbox"/> Income Focused <input type="checkbox"/> Balanced <input type="checkbox"/> Aggressive
	1 0 0 %	

E New payment instructions

Nominate where and how often you would like your payments made.

Bank account details

Deposit my income stream payments into the following bank account.

Name(s) in which your account is held	<input type="text"/>
Name of your bank/ financial institution	<input type="text"/>

Continued on next page

Branch (BSB) number -
Account number

Note: Your income stream payments can only be deposited into an account held in your name or jointly in your name. Any Australian financial institution with a BSB number will be accepted. CSCri will not be liable for any errors that occur based on the account details you provide.

My nominated bank account details have changed

Note: If your nominated bank account details have changed, you must send us additional identification. For more information, read our **Identification requirements** factsheet at csc.gov.au/id-requirements

When do you want your income stream payments made?

I want to be paid my income payment: Fortnightly Monthly Quarterly Half yearly Annually

Note: If you do not make a selection, we will establish your income stream with monthly payments.

I want my first payment made:

in the next available pay period

OR

pay my next income stream payment in the month of

Note: Fortnightly payments are generally paid to your bank account every second Thursday (subject to how long your bank takes to process the payment). Monthly, quarterly, half yearly or annual payments are paid regularly to your bank account, generally on the 21st day of the month. If the 21st day of the month is a weekend or public holiday, your payment will generally be made on last business day that precedes the 21st day of the month.

If you do not make a selection, we will commence your income stream payment in the next available pay run.

How much do you want to be paid per payment?

Note: If you do not make a selection, we will establish your income stream with your minimum payment amount.

- Minimum allowed under legislation
- (TRIS only) Maximum allowed under legislation[#]
- Other (nominate an amount to the nearest dollar)

\$

If you selected 'Other', do you want your income stream payments to be indexed from 1 July each year?

- No indexation
- Yes, by the Consumer Price Index (CPI)
- Yes, by the following amount: %

[#] The maximum payment option is only available to Transition to retirement income stream account holders. The amount is not pro-rated in your first year.

Note: The amount you list above must be within the minimum and maximum (if applicable) amounts permitted under law. For more information refer to your **CSCri PDS**, which is available to view and download at csc.gov.au/PDS

For more information about how this is calculated, seek financial advice or call a member of our team on **1300 736 096**.

F Nominate your reversionary beneficiary

Select **one** option only.

For binding and non binding nominations use the **Nominate your beneficiaries** form available at csc.gov.au

OR

Reversionary beneficiary (provide their details below).

Nominating a reversionary beneficiary means that if you die, your income stream will continue to be paid to your nominated dependant until the benefit is reduced to nil or commuted.

 **Continued on next page**

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Date of birth / /

Relationship to you

The person you elect as a reversionary beneficiary in the event of your death can be any one of the following:

- your spouse;
- your children under 18*; or
- an interdependent (both at the time of your nomination and your death).

***Important:**

You can nominate a child 18 or older only if:

- they are aged between 18 and 25 and financially dependent on you immediately before your death; or
- they are disabled within the meaning of the *Disability Services Act 1986* (Cth).

Any income stream payable to a child over 18 years old, who is not disabled, will only be paid until the child reaches the age of 25, at which time a lump sum of the remaining account balance will be paid. If the child is disabled as described above, the income stream will be payable until the account balance becomes zero.

We are unable to transfer details of the beneficiary you have nominated on your existing CSCri account to your new CSCri account.

G Declaration and checklist

I declare that:

- The information shown on this application is true and correct.
- I request that my CSCri amount be topped up and I understand that this involves:
 - the cessation of my existing CSCri account;
 - the placement of my existing CSCri account balance into a PSSap account (invested in Cash); and
 - the withdrawal of the consolidated amount, including any top up amounts from this PSSap account which will be used to start a new CSCri account.
- I have read the **CSCri PDS** and **FSG**, and this application is made subject to the terms and conditions of that information.
- I have read the **CSCri TMD** so I understand the class of customers for which this product has been designed, taking into account the objectives, financial situation and needs of the target market.
- I understand and acknowledge that if I am not already a PSSap member, a PSSap holding account will be opened to consolidate these monies (in the Cash option) and will be subject to fees and costs associated with this. I have read the **PSSap PDS**, **PSSap TMD** and **FSG**, and this application is made subject to the terms and conditions of that information.
- I understand and accept that no party associated with CSCri guarantees the performance of the investment options in CSCri.
- I am applying to be a member of CSCri and, if accepted as a member, I agree to be bound by the **PSSap Trust Deed**.
- I acknowledge that, except where I have indicated on this form, CSCri will transfer all current personal information and account details (excluding my beneficiary details and investment choices) to my new CSCri account, this will include my personal details, contact information, Tax File Number, Tax File Number declaration, withholding tax declaration, bank account details, and income payment instructions.

If consolidating from other non CSC super funds:

- I authorise CSC to contact the fund/s named on this form in order to obtain information related to this request
- I consent to my personal information being used or disclosed in accordance with CSC’s privacy policy and the privacy notice in this form, and I consent to my TFN being used and disclosed for authorised purposes.

 Sign

Signature

Date signed / /

 Continued on next page

Checklist for your application

I have:

- I have completed Transfer details for each fund
- provided my fund's details for consolidation. See **Sections B and C**.
- nominated my investment details. See **Section D**.
- provided my payment instructions. See **Section E**.
- nominated my beneficiaries. See **Section F**.
- signed and dated my application. See **Section G**.

H Submit your form

Post this completed form to:

CSCri Applications
GPO Box 2252
Canberra ACT 2601

or email to: formsandapplications.cscri@contact.csc.gov.au

Want to know more?

Our CSCri Contact Centre is available to assist you 8.30 am–6 pm, Monday–Friday.

CSCri Customer Service Centre

Call: **1300 736 096**

Email: members.cscri@contact.csc.gov.au

For more information visit csc.gov.au

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