



Postponed Benefit

Age and Invalidity Retirement Benefit application

1. Explanatory notes

2. Form

Important information about this form

Before you start

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

This form and the **Explanatory notes** are for CSS members who have retired from the workforce, including those retired on invalidity grounds, and wish to claim their postponed benefit.

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.
- Send the completed form to us at the address shown on page 14. If you'd like to confirm that we have received your application, call **1300 000 277**.
- After we have paid your benefit, it is very important that you tell us if you change your postal address or bank account details; this allows us to send you information each year about your benefit, and make payments to the correct account.

What you can expect from us

- After we receive your application form, 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 [csc.gov.au](https://www.csc.gov.au)
- See our **Postponed Benefits** factsheet.
- Get a benefit estimate by contacting us or using **Member Services Online**.
- Contact us at the details at the end of this form.
- Obtain personal financial advice for your needs and goals (see overleaf).



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➔ About this form continued on next page

How to use this form

Please use CAPITAL LETTERS and a black or blue pen.

Mark boxes like this with a ✓ or ✗ then fill out the next question or section.

Submitting your form

Please return it, with any attachments to:

CSS

GPO Box 2252

Canberra ACT 2601

AUSTRALIA

Financial advice for your needs and goals

Obtaining professional advice from an experienced financial planner can help you reach your financial goals.

CSC's authorised financial planners* provide 'fee for service' advice, which means you receive a fixed quote upfront. There are no obligations, commissions or hidden fees.

To arrange an initial advice appointment please call **1300 277 777** during business hours.

*Our authorised financial planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC financial planners with support to provide members with specialist advice, education and strategies.

1. Explanatory notes start

Section B: Identification requirements

To guard against fraud, money laundering, terrorism financing, you need to provide us with information to verify your identity before your request can be processed. The identification documents you send us will be verified electronically using a Document Verification System, or you can provide certified copies of your documents with your application. If you supply certified documents, the person certifying them must attest that the documents are true copies, and that you are the valid holder of the identification. Copies of your documents will be scanned and stored on our secure document management system.

Section C: Employment details

Permanently retired from the workforce

If you have reached your preservation age but are under age 60, you are considered to be permanently retired from the workforce if you have ended an arrangement under which you were gainfully employed (i.e. more than 10 hours per week), and intend never to again become gainfully employed, either on a full-time or part-time basis. If you are over age 60, you are considered to be permanently retired from the workforce if you are no longer employed by the employer who contributed to CSS on your behalf, and that employment ended after you turned 60, or you intend never to again become gainfully employed (i.e. more than 10 hours per week), either on a full-time or part-time basis.

Claim date

A benefit that has been postponed is not payable until the earlier of either:

- The date you turn age 65.
- The day on which you provide Commonwealth Superannuation Corporation with a statement that you have permanently retired from the workforce.

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

Invalidity retirement

Commonwealth Superannuation Corporation's approval is not required for postponed members who wish to claim their benefit on invalidity grounds.

However, at least two legally qualified medical practitioners must certify in writing that, because of ill-health, it is unlikely you would ever be gainfully employed in a capacity for which you are reasonably qualified because of education, experience or training in order to receive concessional tax treatment.

The benefit entitlement and options are the same as those under age retirement.

Section D: Benefit options

Option 1: Maximum pension

This option is **not** available if you previously accessed your member contributions or you are below age 55.

This option gives you a standard CPI-indexed pension together with an additional non-indexed pension funded by your member and productivity components, subject to cashing restrictions.

As there is a limit on the amount of non-indexed pension you can take, we will pay any excess member and/or productivity component as a lump sum, subject to cashing restrictions.

Option 2: Maximum pension, lump sum of productivity

This option is **not** available if you previously accessed your member contributions. This option gives you a standard CPI-indexed pension, an additional non-indexed pension funded by your member component and a lump sum of your productivity component, subject to cashing restrictions.

As there is a limit on the amount of non-indexed pension you can take, we will pay any excess member component as a lump sum in addition to your productivity component, subject to cashing restrictions.

Option 3: Standard pension, lump sum of member and productivity

This option is **not** available if you previously accessed your member contributions.

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



Notes continued on next page

Option 4: Full lump sum

This option is **not** available if you previously accessed your member contributions.

This option gives you a lump sum (subject to cashing restrictions) based on three times your accumulated basic contributions and fund earnings, plus any supplementary contributions and your productivity component. Please note this option is only available if you are over age 60 and a former member of the provident account.

Option 5: Standard indexed pension, lump sum of productivity

This option is **only** available if you previously accessed your member contributions.

This option gives you a standard CPI-indexed pension plus a lump sum of your productivity component, subject to cashing restrictions.

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 must be yours.

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

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

If you tick no, should a spouse's pension become payable, your spouse will be entitled to 67% of your pension entitlement at date of death.

You should be aware you can't change your choice if your situation with your spouse and/or children changes after you make this election.

For more information about reversionary benefits, please refer to the **Death benefits factsheet**.

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 must be yours.

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

Cashing Restrictions

The *Superannuation Industry (Supervision) Regulations 1994* determines how much of your lump sum benefit can be accessed as cash.

You can access your entire lump sum benefit as cash if:

- you have reached your preservation age (see table below) and permanently retired from the workforce; or
- you are permanently incapacitated or suffering from a terminal medical condition; or
- you have reached age 65.

Preservation age table

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
From 1 July 1964	60

However, if you have not met one of the above conditions, your access to a cash lump sum will be restricted. The amount that can be accessed as cash—your 'unrestricted component'—will vary depending on your situation, and is shown in your benefit estimate. Any part of the lump sum exceeding the unrestricted component is classed as 'compulsory preserved' and must be paid to a regulated super fund.

You should contact us on **1300 000 277** to obtain a benefit estimate if you haven't already.

Section G: Rollover details

You need to check you can rollover your benefit to a complying super fund, rollover fund, RSA, or use it to purchase an annuity.



Notes continued on next page

Rollover fund nominations

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

If you wish to and are eligible to rollover part of your CSS benefit to the Commonwealth Superannuation Corporation retirement income (CSCri), the Fund details have been prepopulated for you. CSCri is an account-based income stream for those who wish to keep their lump sum benefit invested in government super in retirement.

If you are currently a PSSap Ancillary Member, and wish to and are eligible to join CSCri, your rollover will be paid to your PSSap ancillary membership account first. The Fund details for PSSap have been prepopulated for you.

We will send all rollover payments electronically to your nominated rollover fund(s). If your fund does not accept electronic payments, the payment will be issued in the form of a cheque and sent directly to the receiving fund. If you do not supply us with an address for the fund, the cheque will be sent directly to you.

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 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 contribution surcharge

You only need to fill in this section if you have an outstanding surcharge debt. Please refer to the **Superannuation contributions surcharge** factsheet 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 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 CSS in your ESP.

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

Your Tax File Number (TFN)

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

Approval to advise your TFN to rollover funds

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

Note: We are required to validate your TFN with the ATO's records to confirm the TFN provided is yours and correct. Your TFN will be validated before your benefit can be rolled over to another fund or paid using the SuperTICK validation service. If you do not provide your TFN, the processing of your benefit payment may be delayed.

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 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. Personal information that you or a third party provide, such as your employer, is collected, held, used and disclosed as required or authorised by law in accordance with the privacy policies and notice, available via csc.gov.au or by contacting us on **1300 000 277**, for the purpose of managing your super. This includes the management of superannuation investments, providing superannuation products and information, the administration of accounts, conducting market research and product development. The privacy policies and notice contain important information about how personal information is handled, including rights to access and update that information and how a complaint about a breach of privacy can be made.

End of
explanatory
notes

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Postponed Benefit

Age and Invalidity Retirement Benefit application

2. Form start

Read the Explanatory notes and each section of the form carefully before filling it in.

A

Personal details

Reference number (AGS)

Title

 Mr Mrs Ms Miss Other

Your name

GIVEN NAME(S)

SURNAME

Date of birth

D D / M M / Y Y Y Y
 / /

Relationship details

 Married Single De facto

Spouse's name

GIVEN NAME(S)

SURNAME

Spouse's date of birth

D D / M M / Y Y Y Y
 / /

Your address

POSTAL ADDRESS

SUBURB/TOWN STATE POSTCODE

RESIDENTIAL ADDRESS

SUBURB/TOWN STATE POSTCODE



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➔ Section A continued on next page

How can I meet the identification requirements?

You only need to provide **one** document from the **Primary photographic identification** category. If you can't provide any **Primary photographic identification** you will need to provide **one** secondary identification document from List A AND **one** secondary identification document from List B. We can only accept documents that are listed below for identification purposes.

If the name we hold on file for you is different to the name on your identification, or two pieces of identification are in different names, please provide a certified copy of your **Marriage** or **Change of Name certification**.



If you would like us to use DVS to verify your identification, please provide authorisation by placing a check in the box below.

I confirm that I am authorised to provide the personal details presented and I consent to the information being checked with the document issuer or official record holder via third party systems for the purposes of confirming my identity.



You must provide a copy* of one of the following:

Primary photographic identification

DVS compatibility is shown as  or 

-  A current Australian Driver's Licence (front and back of licence must be provided).
-  A current Australian Passport (or one which has expired within the last two years).
-  A current Australian Proof of Age card (issued under a State or Territory law).

If your documents are incompatible with DVS, don't forget to provide certified copies.

Secondary identification requirements

Only provide these documents if you're unable to provide **one** of the **Primary photographic identification** documents.

List A

-  Your Australian Birth Certificate or extract issued by a State or Territory.
Please note: Birth Certificate extracts and Birth Certificates issued before 1970 may not be verified by DVS.
-  Your Citizenship Certificate issued by the Commonwealth.
-  Your current Pensioner Concession Card issued by the Department of Human Services.

List B

-  Your notice issued by the Australian Taxation Office (ATO) within the last 12 months that shows your name, current residential address, and records an amount payable either to or from the ATO.
-  Your notice issued by a local council or utilities provider in the last three months showing the provision of services and current residential address. **For example:** rates notice, electricity or water bill.
-  Your notice issued by the Commonwealth or a State or Territory government within the last 12 months showing your name and current residential address, and the provision of a financial benefit. **For example:** a Centrelink letter.

Certifying your documents overseas

If you live overseas and need to have documents certified, it needs to be done by a person in a foreign country who is authorised by law in that jurisdiction to administer oaths or affirmations or to authenticate documents. For more information refer to ag.gov.au and dfat.gov.au. Documents provided in a foreign language must be accompanied by a certified translation completed by an accredited translator.

Persons residing overseas and foreign residents may need to contact us.

***Don't send original documents.**

C Employment details

You must be retired from the workforce to claim your postponed benefit.

What is the date of your retirement from the workforce?

D	D	/	M	M	/	Y	Y	Y	Y

D Benefit options

Select only one option.

- Option 1**
Maximum pension—go to Section E.
- Option 2**
Maximum pension, lump sum of productivity—go to Section E for pension payment instructions, then Section F and/or Section G for lump sum payment instructions.
- Option 3**
Standard pension, lump sum of member and productivity—go to Section E for pension payment instructions, then Section F and/or Section G for lump sum payment instructions.
- Option 4**
Full lump sum (only available if you are a former provident account member and you have reached age 60)—go to Section F and/or Section G for lump sum payment instructions.
- Option 5**
Standard pension, lump sum of productivity—go to Section E for pension payment instructions, then Section F and/or Section G for lump sum payment instructions.

E Your pension payment

1. Account details of 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

F Your lump sum cash payment

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



Rollover details

If you wish to and are eligible to rollover to Commonwealth Superannuation Corporation retirement income (CSCri) please complete **G1** below.

If you wish to rollover to any other rollover fund or RSA, please complete **G2**.

G1. Rollover to CSCri

I would like to rollover: (please choose one)

- my compulsorily preserved component **ONLY**
 (if you've selected either **Option 2** or **3** in **Section D**)
- 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
 %
- OR** the balance after lump sum cash payment

Are you a PSSap Ancillary Member?

- Yes No

If Yes

If you are a PSSap Ancillary Member your rollover will be paid into your PSSap ancillary account prior to starting the retirement income stream from CSCri.

You must also complete the form **Apply for CSC retirement income for PSSap members** available at www.csc.gov.au/Members/Advice-and-resources/Forms/ and send your completed form to CSCri (see address below) your **CSS Postponed benefit age and invalidity retirement benefit application** form to your employer.

PSSap member number

Name of fund

Public Sector Superannuation accumulation plan

ABN of fund

65 127 917 725

Postal address of fund

PSSap Locked Bag 20117 Melbourne VIC 3001

Unique Superannuation Identifier (USI) of fund

65127917725001

If No

If you are not a PSSap Ancillary Member, your rollover will be paid directly to CSCri.

You must also complete the form **Apply for CSC retirement income for CSS and PSS members** available at www.csc.gov.au/Members/Advice-and-resources/ and send your completed form to CSCri (see address below) when you provide your **CSS Postponed benefit age and invalidity retirement benefit application** form to your employer.

Name of fund

**Commonwealth Superannuation Corporation retirement income
 (part of Public Sector Superannuation accumulation plan)**

ABN of fund

65 127 917 725



Taxation matters

What is your start date for taxation purposes?

DD / MM / YYYY

What is your Tax File Number?

XXXXXXXXXX

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.

Note: We are required to validate your TFN with the ATO's records to confirm the TFN provided is yours and correct. Your TFN will be validated before your benefit can be rolled over to another fund or paid using the SuperTICK validation service. If you do not provide your TFN, the processing of your benefit payment may be delayed.



Declaration

I declare that:

- I have been advised to read the **CSS Product Disclosure Statement** before completing this form.
- I have been given enough information about the benefit options available to make an informed decision.
- The information I have provided is true and correct to the best of my knowledge. I acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents.
- By choosing a benefit option in **Section D**, 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 Commonwealth Superannuation Corporation.
- I have made an election regarding the reduced pension option in **Section E** (if applicable) and understand that I cannot change this election.

Sign

SIGNATURE

Date signed

DD / MM / YYYY

For further information email members@css.gov.au or call **1300 000 277**.



Checklist

I have:

- Filled in all the sections applicable to me.
- Attached certified copies of documents requested in **Section B** to prove my identity.
- Selected a benefit option in **Section D**.
- Completed a reduced pension election and account details in **Section E**.
- Completed cash payment and account details in **Section F** (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.

Please return it, with any attachments to:

CSS
GPO Box 2252
Canberra ACT 2601
AUSTRALIA

Email
members@css.gov.au

Phone
1300 000 277

Financial Advice
1300 277 777

Post
CSS
GPO Box 2252
Canberra ACT 2601

Web
csc.gov.au

Overseas Callers
+61 2 6275 7000

Fax
02 6275 7010