



# Approved invalidity retirement Benefit application form & information leaflet

## 1. Explanatory notes

## 2. Form

### Important information about this form

Before completing this benefit application form, you are advised to read the **PSS Product Disclosure Statement (PDS)** at [csc.gov.au](http://csc.gov.au) or call **1300 000 377**.

### What this form is for

This form is to be used by Public Sector Superannuation Scheme (PSS) members whose invalidity retirement has been approved by the Commonwealth Superannuation Corporation (CSC) and who have been formally retired on invalidity grounds by their employer.

### How to use this form

Please use a black or blue pen.

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

### Submitting your form

When you have completed **Sections A to I**, you will need to submit your benefit application form directly to us. Instructions are provided at the end of the form..

### 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.



Public Sector  
Superannuation  
Scheme

# 1. Explanatory notes

## Please read this first

These **Explanatory notes** are intended to assist you to complete the attached **benefit application** form. They are not intended to provide a detailed explanation of your benefit options.

It is suggested that you separate the notes from the form (if joined) so that you can refer to them as you complete the application form.

## Where can you find out more about your benefit entitlements?

There are many CSC publications that explain the various benefit options available to you. Before completing this **benefit application** form, you are advised to read the **PSS PDS** at [csc.gov.au](http://csc.gov.au) or call **1300 000 377**.

There are factsheets on **Tax and your PSS benefit** and **Invalidity benefits** which you should read. These are available from your personnel section or can be downloaded from our website [csc.gov.au](http://csc.gov.au)

Other sources of information include the following:

- We can provide details of your benefit entitlement, explain the benefit options and provide information on the value of your prospective benefits.

For more information:

phone **1300 000 377**  
fax **02 6275 7010**  
email **members@pss.gov.au**

- Estimates of the potential value of your benefit options are also available from the online i-Estimator, available for use at [csc.gov.au](http://csc.gov.au)
- It is in your interest to seek professional advice before you make a decision on a benefit. A personal advice service is available to you, please refer to the first page of this document.

See also **Section D** 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 PSS membership

- the attached **benefit application** form
- if all or part of your benefit is to be paid as pension, you will need a **Tax file number declaration** obtainable from the Australian Taxation Office (ATO), your personnel section, or designated newsagents that distribute ATO forms.

## 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** factsheet at [csc.gov.au](http://csc.gov.au)

### Contact details

The email address you provide is where all correspondence will be sent unless you elect to receive correspondence by post.

A contact phone number is also required, in case we need to contact you regarding the payment of your benefit.

## 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 be an approved person under the *Statutory Declarations Regulations 2018*. Copies of your documents will be scanned and stored on our secure document management system.

## Section C – Employment details

### About your former employment

Please provide the name of your former employing department, agency or organisation.

## Section D – Information acknowledgment

Please complete this acknowledgement 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 **PSS PDS** before completing this form.

You are making a formal election under the provisions of the *Superannuation Act 1990*. This election is binding and cannot normally be changed, although Commonwealth Superannuation Corporation may, at its absolute discretion, agree to cancel an election in certain circumstances.

Information sources (including the availability of personal financial advice) 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 then change your mind about the payment arrangements, a fee will be charged by us for the re-issuing of the payment.

### Transfer amounts paid to PSS

The treatment of your transfer value amount paid into PSS is dependent upon when it was paid. A transfer amount paid after 31 December 1995 is treated differently to an amount paid before that date, unless it is related to:

- employment during a period of LWOP that commenced;

or

- prior employment that ceased

before 1 January 1996.

### Transfer value amounts paid to PSS before 1 January 1996

Generally, your transfer amount will be treated as part of your total benefit and will be paid exactly as you have elected. For example:

- **if you choose to receive your total benefit as a pension (Option 1)**, any transfer amount(s) will also be paid as a pension  
or
- if you choose a lump sum as your benefit, (**Options 3 or 4**) any transfer amount(s) will be included in the lump sum.

However, **if you choose a pension/lump sum combination (Option 2)** you may choose whether to include the transfer amount(s) in your pension or lump sum.

### Transfer value amounts paid to PSS after 31 December 1995

Most transfer amount payments made to PSS after 31 December 1995 are **not** included in the calculation of your final benefit accrual and remain identified as a separate lump sum, referred to as an 'Accumulated Transfer Amount'. This amount cannot be converted to pension.

You may elect to have your accumulated transfer amount transferred to a complying superannuation scheme, rollover fund or deferred annuity scheme.

### Superannuation contributions surcharge

If you had a surcharge debt advised to you by either the ATO or PSS, and you have not paid off the debt, this debt will be actioned as per your benefit application.

## Section E – Benefit options

This section contains the benefit options that are available to PSS members who are eligible to receive an approved invalidity retirement benefit. The option selected 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. They are also subject to proportioning rules, which 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.

Your benefit option may also be subject to deduction of any outstanding superannuation contributions surcharge debt at the time of determination (see **Section D** of the **Explanatory notes** for more information).

➡ **Notes continued on next page**

## Option 1 – Pension only, no lump sum

If you want to receive your entire defined benefit as a pension, select this option.

We will calculate the starting value of your pension by increasing your defined benefit at exit, to account for prospective service. To do this, we find your average contribution rate and average part-time hours (if applicable) over the 78 contribution due days immediately before you ceased employment\*. We will use those averages to project your benefit to your 60th birthday and increase your Benefit Multiple accordingly. If you are 60 or over at the time you cease, we will only use the balance of your defined benefit.

After updating your defined benefit with your prospective service, this is converted to a pension by using the appropriate pension conversion factor for your circumstances.

Any outstanding surcharge debt will be deducted from your pension entitlement, unless you contact us and pay the surcharge debt before claiming your benefits. The result will be a reduction in the amount of pension payable for the life of the pension. Should you wish to pay your surcharge debt before claiming your benefits, please contact us to obtain payment methods.

Your benefits will be paid into the bank account nominated by you in **Section G**.

*\*An earlier date may be used if you had extended periods of sick or compensation leave prior to exit.*

## Option 2 – Part pension and part lump sum

If you want to receive a combination of pension and lump sum, select this option.

We will calculate your final benefit accrual by increasing your defined benefit at exit, to account for prospective service. To do this, we find your average contribution rate and average part-time hours (if applicable) over the 78 contribution due days immediately before you ceased employment\*.

We will use those averages to project your benefit to your 60th birthday and increase your Benefit Multiple accordingly. If you are 60 or over at the time you cease, we will only use the balance of your defined benefit.

You can then take a lump sum up to your member component and the remaining balance of your defined benefit is converted to pension.

Any outstanding surcharge debt will be deducted from your benefit, unless you contact us and pay the surcharge before claiming your benefits. You will have to choose one of the following:

1. To deduct the surcharge deduction amount from your pension – this will be a reduction in the amount of pension payable for the life of the pension.
2. To deduct the surcharge deduction amount from your lump sum – the surcharge is deducted before tax is applied.

Should you wish to pay your surcharge debt before claiming your benefits, please contact us to obtain payment methods.

Your benefits will be paid in accordance with your instructions at **Section E**. You should also complete **Section G**.

*\*An earlier date may be used if you had extended periods of sick or compensation leave prior to exit.*

## Option 3 – Lump sum, no pension (limited benefits member)

**Only available if you were a limited benefits member as at the date of your invalidity retirement.**

If you were a limited benefits member when you ceased, this is the only benefit option available to you.

The entire benefit is paid as a lump sum, equivalent to the balance of your account without any prospective service. This lump sum can be paid as cash, rolled over to another super fund or retirement savings account (RSA), or a combination of both.

Any outstanding surcharge debt will be deducted from the lump sum before it is paid, unless you contact us and pay the surcharge debt before claiming your benefits. Should you wish to pay your surcharge debt before claiming your benefits, please contact us to obtain payment methods.

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

**Note:** if your entire benefit is paid as a lump sum. There is no additional benefit payable to a spouse or eligible beneficiary upon your death.

## Option 4 – Lump sum, no pension (terminal members)

**Only available to members who have been certified as terminal.**

If you have a terminal medical condition, you may choose this option instead of the pension only, no lump sum or part pension/part lump sum options.

For the purposes of PSS legislation, a 'terminal medical condition' means a condition that has been certified by two or more medical practitioners (who have experience in the condition and at least one of whom is not treating the member), as being either of a terminal nature or of such severity that, within two years of the date of the certificate, the member will need assistance with personal nursing care on a daily basis.

The entire benefit is paid as a lump sum, equivalent to the balance of your account without any prospective service. This lump sum can be paid as cash, rolled over to another super fund or retirement savings account (RSA), or a combination of both.

Any outstanding surcharge debt will be deducted from the lump sum before it is paid, unless you contact us and pay the surcharge debt before claiming your benefits. Should you wish to pay your surcharge debt before claiming your benefits, please contact us to obtain payment methods. The benefit will be paid in accordance with your instructions in **Section G**.

**Note:** if you choose this option, the entire benefit is paid as a lump sum. There is no additional benefit payable to a spouse or eligible beneficiary upon your death.

## Section F – Personal earnings declaration

If all or part of your benefit is to be paid as a pension and you are receiving personal earnings (i.e. salary, wages, fees or other amounts for services rendered or work performed, including Directorship fees), you are required to give us particulars of those earnings.

## Section G – Benefit payment arrangements

### Section A – 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, the balance of the lump sum benefit.

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

### Section B – Rollover fund or retirement savings account (RSA)

You need to 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.

If you wish to and are eligible to rollover part of your PSS 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 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 directly to your nominated rollover fund(s). Please make sure you have the correct postal address of your 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. 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 PSS booklet **Tax and Your PSS Benefit**.

### Section C – Bank account details

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

## Section H – Taxation matters

### Section A – Start date

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 CSS or PSS), and the date your payment is made.

If you were formerly a CSS member who commenced membership before 1 July 1983 and you have a long service leave start date that is earlier than your CSS start date, that earlier start date applies as your ESP start date. Earlier periods of employment for which you paid a transfer value into CSS or PSS are added to your ESP. If this is the case, please fill in the start date of that earlier period of service.

If you do not show a date in this section, we will use the date on which you joined PSS as your start date (unless you transferred from CSS, in which case your CSS start date will be used).

### Section B – Tax file number (TFN)

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 [ato.gov.au](http://ato.gov.au) or all ATO branches. You must provide proof of identity at the time you lodge the form.

You must also advise of your approval to disclose 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.

## Section C – Tax file number declaration

If you have chosen to receive all or part of your benefit as a pension (**Section E, Option 1 or 2**) and you wish to claim the tax free threshold and/or available offsets and deductions against your pension benefit, you should complete this Australian Taxation Office (ATO) Declaration form and attach it to your benefit application.

**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.

## After retirement

After you cease PSS 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 **copy of the rollover benefits statement**, 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 and
- a **PAYG payment summary and annual pension increase advice** for any pension payments paid to you (which are sent to you in July each year if you are receiving a pension).

**Please 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.

## What next?

Send your completed application and any supporting documents directly to us. Instructions are provided at the end of the form.

**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. Benefit elections made no more than three months before the actual date of retirement are valid and will be accepted. This will allow us to check that all documentation and information have been provided well ahead of your exit.

Remember, the sooner we get your correctly completed application form, the less likelihood there is of any delay in the processing of your benefit.

## Privacy

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/](http://csc.gov.au/privacy/)

## Change of address

If you receive a pension it is very important that you advise us of any change in your postal or email address or your bank account details. This will enable us to forward information to you each year regarding your benefit.

## Unclaimed benefits

If we do not receive a completed benefit application within 90 days of your retirement, your benefit may be treated as unclaimed. This may mean that you lose your right to elect for a benefit other than a pension.

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 an eligible rollover fund (ERF) nominated by Commonwealth Superannuation Corporation.

If this happens, you will lose all future rights to any benefit options available to you under the PSS rules.

End of  
explanatory  
notes



# Approved 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)

Cessation date

D D / M M / Y Y Y Y

Salutation

Mr  Mrs  Ms  Miss  Other

#### About you

Your name

GIVEN NAME(S)

SURNAME

Date of birth

D D / M M / Y Y Y Y

Previous memberships

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

1.  2.   
3.  4.

Marital status

Married  Single  De facto

#### About your spouse

Spouse's name

GIVEN NAME(S)

SURNAME

Spouse's date of birth

D D / M M / Y Y Y Y



Public Sector  
Superannuation  
Scheme

➔ Section A continued on next page

## Your contact details

Address

SUBURB

STATE

POSTCODE

Phone number

BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

Email address

@

- If you provide your email address, we will provide your pension advice letter and Payment Summary electronically via Pensioner Services Online and notify you by email of when they are available. Please tick this box if you want paper copies of those documents to be sent to the postal address above instead. You can change your communication preference at any time via Pensioner Services Online.

## B Identification requirements

To confirm your identity, we require some information from you—this is to protect your benefit against fraud, money laundering and terrorism financing, under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

### Verifying your documents

Identifying documents may be verified through the Document Verification Service (DVS). DVS is a national online system that allows approved government agencies and organisations to compare a member's identifying information with a government record. It is not a database and does not store any personal information. Requests to verify a document are encrypted and sent via a secure communications pathway to the document issuing authority for checking.

**If you don't provide authorisation to have documents verified electronically or your documents are incompatible with DVS, you will need to provide certified copies of required documents. Please also refer to the section Certifying your documents.**

An electronic copy of your identification documents will be stored in a secure environment and hard copies will be securely stored off-site. All copies will only be used for the purpose of confirming your identity. You need to send in identification with every application.

DVS is only compatible with some identification documents, these have been listed below.

### Certifying your documents

If you're providing certified documents, the certifying authority must confirm in writing you are the valid holder of the identification you are presenting, and any copies are true copies of the original.



**IMPORTANT:** The certification must include the name, signature, qualification and registration number of the certifying authority (if applicable), and the date of the certification.

**Please note:**  
We require a copy of both sides of your identification document.

➔ Section B continued on next page



The following sample of certifying authorities can certify your documents in Australia:

- Dentist
- Employee of a Commonwealth authority engaged on a permanent basis with five or more years of continuous service who is not specified elsewhere in this document
- Financial Adviser or Financial Planner
- Justice of the Peace (JP)
- Legal Practitioner
- Medical Practitioner
- Member of the Australian Defence Force who is:
  - an Officer; or
  - a Non-Commissioned Officer within the meaning of the *Defence Force Discipline Act 1982* with five or more years of continuous service; or
  - a Warrant Officer within the meaning of that Act.
- Midwife
- Notary Public
- Nurse
- Occupational therapist
- Physiotherapist
- Psychologist.

For a full list of certifying authorities refer to **Schedule 2** of the *Statutory Declarations Regulations 2018* available at [www.legislation.gov.au/Details/F2018L01296](http://www.legislation.gov.au/Details/F2018L01296)

## 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.





# Benefit options

Please ensure that only **ONE** benefit option is completed

**Your benefit option election must be completed within three months of your retirement date. If your election is made more than three months after your retirement date, you must provide reasons with your application as to why the election was not made within the period allowed.**

## OPTION 1.

Pension only, no lump sum

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GIVEN NAME(S)

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whose reference number AGS is  
elect to take my benefit as a pension.

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If you have an outstanding superannuation contributions surcharge debt it will be deducted from your pension. You have now completed this section. You must now go to **Section F**.

## OPTION 2.

Part pension and part lump sum

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GIVEN NAME(S)

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whose reference number (AGS) is  
elect to take part of my benefit as a pension and part as a lump sum.

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I wish to be paid a lump sum of my accumulated member contributions with the balance of my benefit to be paid as pension

**OR**  I wish to be paid a lesser lump sum of

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with the balance of my benefit to be paid as a pension.

SIGNATURE

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Date signed

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### Surcharge repayment

If you have an outstanding superannuation contributions surcharge debt, the debt can be deducted from either your pension or your lump sum (refer to **Superannuation surcharge** in **Section D** of the **Explanatory notes**).

Please select one of the following repayment options

deduct the surcharge deduction amount from my pension (permanent reduction)

**OR**  deduct the surcharge deduction amount from my lump sum.

SIGNATURE

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You have now completed this section. You must now go to **Section F**.

**OPTION 3.**

**Lump sum, no pension (limited benefit members)**

This is the only benefit option available if you were a limited benefits members at the date of your invalidity retirement.

I,

GIVEN NAME(S)

SURNAME

whose reference number (AGS) is

elect to take my benefit as a lump sum.



SIGNATURE

Date signed

/   /

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

**OPTION 4.**

**Lump sum, no pension (terminally ill members)**

This option is only available if you are classified as a terminally ill member – refer to **Explanatory notes** for further information.

I,

GIVEN NAME(S)

SURNAME

whose reference number (AGS) is

elect to take my benefit as a lump sum.



SIGNATURE

Date signed

/   /

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

**NOTE:** If you choose this option, the entire benefit is paid as a lump sum. No additional benefit will be payable to a spouse or eligible beneficiary upon your death.

**F**

## Personal earnings declaration

(a) After retirement will you be in receipt of personal earnings?  
 (Refer to the **Explanatory notes** for the definition of personal earnings.)

- No—please sign at **Section F(b)**  
 Yes

If **Yes**, who will be paying for the services rendered of the work performed?  
 (if self employed write 'SELF')

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My estimated pre-tax earnings will be

\$ 

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per  week  fortnight  month  year

Please sign at **Section F(b)**

(b)

**Sign**

SIGNATURE



Date signed

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**G**

## Benefit payment arrangements

### A. Lump sum cash payment

Complete this to tell us how much of your lump sum you would like (subject to proportioning) as a cash payment.

Please pay my lump sum cash payment, comprising of either

- A gross dollar amount of  
 \$ 

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 (gross)  
 with the balance of my benefit to be paid as a pension.

OR

- a percentage of my lump sum  

|  |  |  |
|--|--|--|
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 %  
 with the balance of my benefit to be paid as a pension.

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.

**Sign**

SIGNATURE



Date signed

|   |   |   |   |   |   |   |   |   |   |
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## B. Rollover fund or retirement savings account (including rollovers to account-based retirement income streams)

If you wish to and are eligible to rollover to Commonwealth Superannuation Corporation retirement income (CSCri) please complete **B1** below.

If you wish to rollover to any other rollover fund or retirement savings account (RSA), please complete **B2**.

### B1. Rollover to CSCri

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 [csc.gov.au](http://csc.gov.au) and send your completed form to CSCri (see address below) when you provide your **PSS Approved invalidity retirement benefit application** form to PSS.

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 9300 Wollongong NSW 2500**

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 [csc.gov.au](http://csc.gov.au) and send your completed form to CSCri (see address below) when you provide your **PSS Approved invalidity retirement benefit application** form to PSS.

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

ABN of fund **65 127 917 725**

USI of fund **65127917725002**

Postal address of fund **CSCri Locked Bag 8840 Wollongong NSW 2500**

The amount you would like to be paid to this fund is:

a gross dollar amount of  
\$

OR

a percentage of my lump sum  
 %

OR

the balance of my lump sum benefit.

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

## B2. Rollover to other fund or retirement savings account (RSA)

Name of fund or RSA

ABN of fund or RSA **AUSTRALIAN BUSINESS NUMBER**

Membership number (known as Member Client Identifier) for fund or RSA

USI of fund or RSA

USI = Unique Superannuation Identifier

Postal address of fund

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| <b>SUBURB</b>        | <b>STATE</b>         | <b>POSTCODE</b>      |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

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

a gross dollar amount of  
\$

**OR**

a percentage of my lump sum  
 %

**OR**

the balance of my lump sum benefit.

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

## C. Bank account details

Please provide the account details for the payment of any cash lump sum and/or pension.

Name of institution

Name of account holder

Branch location

Branch (BSB) number  -

Account number

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

You have now completed this section. You must now go to **Section H** to tell us your taxation information.



# Taxation matters

## A. Start date

What is your start date for taxation purposes?

|   |   |   |   |   |   |   |   |   |   |
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(See Section G in the Explanatory notes)

## B. Tax File Number (TFN)

Tax File Number

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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.

PSS 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.

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

## C. Tax File Number Declaration

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.**

**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.





# 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
- completed the Identification requirements in **Section B**
- signed the declaration at **Section D**
- signed an election option in **Section E**
- completed cash payment and/or rollover nomination details at **Section GA** and/or **GB**
- completed the bank account details in **Section GC**
- provided a 'Start Date' (if appropriate) in **Section HA**
- provided your TFN in **Section HB**
- attached your completed **Tax file number declaration** form (for pension recipients only) (see **Section HC**)
- attached a copy of your marriage certificate or registered relationship certificate.

## You have now completed this form.

Please return it, along with any attachments to:

**PSS**

**GPO Box 2252**

**Canberra ACT 2601**

or email to:

[formsandapplications@csc.gov.au](mailto:formsandapplications@csc.gov.au)



Please submit your completed form directly to us. We'll contact your employer to obtain the information we need from them. We'll do our best to action your application as quickly as possible after your cease date, however delays in processing may occur if:

- your application is not completed fully or is invalid
  - you don't provide sufficient identification
- we need to wait for information from your employer or
  - your benefit requires manual calculation

We'll let you know if any of these apply to your benefit application.

**End Form**



**Need assistance?  
Call us on the phone  
numbers below**



**Email**  
members@pss.gov.au



**Phone**  
1300 000 377



**Financial Advice**  
1300 277 777



**Post**  
PSS  
GPO Box 2252  
Canberra ACT 2601



**Web**  
csc.gov.au



**Overseas Callers**  
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