



Deferred invalidity retirement Benefit application

1. Explanatory notes
2. Form

Important information about this form

Before you complete this benefit application form, please read the **CSS Product Disclosure Statement (PDS)**. This form and the **Explanatory notes** are for CSS deferred benefit members who are claiming their benefit on invalidity grounds. To be eligible to claim on invalidity grounds, Commonwealth Superannuation Corporation (CSC) must have approved the release of the benefit on the grounds that you are totally and permanently incapacitated.

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 289 548**
- after we have paid your benefit, it is very 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.

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 our website at csc.gov.au
- See our **Preservation of benefits** factsheet on our CSC website.
- Get a benefit estimate 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).

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 post your completed, signed application form and attached documents to:

CSS
GPO Box 2252
Canberra ACT 2601
AUSTRALIA



Commonwealth
Superannuation
Scheme

1. Explanatory notes start

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.

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 – Benefit options

Option 1 – maximum pension, refund of productivity component and supplementary contributions

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, plus any supplementary contributions, will be paid as a lump sum.

Option 2 – standard CPI-indexed pension and lump sum

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

Option 3 – lump sum only, no pension

This option is only available to former provident account members. It gives you a lump sum based on three times your accumulated basic contributions and fund earnings, plus any supplementary contributions and your productivity component.

Option 4 – Lump sum only (less than 15 years contributory service and benefit reduced on medical grounds)

This option is only available if we have advised you that your benefit is to be reduced on medical grounds and you have less than 15 years contributory service. The benefit payable is a lump sum of three and a half times your accumulated basic contributions and earnings, plus any supplementary contributions together with your productivity component.

Section D – Personal earnings declaration

If you are receiving personal earnings (ie 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 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.

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.



Notes continued on next page

Section G – Rollover details

You need to check that you can rollover your benefit to a complying super fund, rollover fund, retirement savings account (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 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 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 that 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** 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.

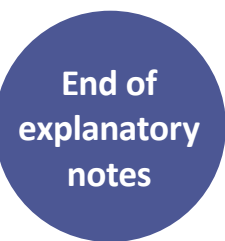
Note: We are required to validate your TFN with the ATO's records to confirm the TFN provided is yours and correct. Your TFN will be validated before your benefit can be rolled over to another fund or paid using the SuperTICK validation service. If you do not provide your TFN, the processing of your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

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.



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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

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.



Rollover details

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

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

G1. Rollover to CSCri

I would like to rollover: (please choose one)

- 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 on our website at csc.gov.au and send your completed form to CSCri (see address below) your **CSS Deferred 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 on our website at csc.gov.au and send your completed form to CSCri (see address below) when you provide your **CSS Deferred 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**

Unique Superannuation Identifier (USI) of fund **65127917725002**

Postal address of fund **CSCri Locked Bag 20115 Melbourne VIC 3001**

If you have specific instructions relating to which components of your benefit you would like to take as a rollover to PSSap or CSCri, please attach these details separately.

Additional details attached? Yes No

G2. Rollover to other fund or retirement savings account (RSA)

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 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

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
(known as Member Client Identifier) for fund or RSA

USI of fund or RSA
USI = Unique Superannuation Identifier

Postal address of fund

SUBURB **STATE** **POSTCODE**

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



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).



Checklist

I have:

- filled in all the sections applicable to me
- selected a benefit option in **Section C**
- completed the personal earnings declaration in **Section D**
- provided bank account details for my pension payment in **Section E**
- completed cash payment and account details in **Section F** (if applicable)
- included rollover fund details for my lump sum amount in **Section G** (if applicable)
- attached my completed Tax File Number declaration
- signed the declaration in **Section J**.

You have now completed this form.

Please send it 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



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(02) 6275 7010