



Preserved age retirement form

PBA form

Explanatory notes and form

Important information about this form

What this form is for

This benefit application form and Explanatory notes are to be used by Preserved Benefit members of PSS who are claiming their final benefit on or after reaching minimum retiring age (usually 55), and have permanently retired from the workforce. This benefit application form can be completed up to 60 days before your claim date.

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.

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.

Explanatory notes

Read this first

These Explanatory notes are intended to assist you in completing this benefit application form, not to provide a detailed explanation of your benefit options. You should detach these notes so you can refer to them as you complete the benefit application form and retain them for your own records.

A benefit estimate outlines the benefit options available to you, as well as other important information regarding the processing of your benefit. If you haven't already obtained a benefit estimate, or your situation has changed since you obtained a benefit estimate, email members.aps@contact.csc.gov.au or call **1300 000 377**.

Before completing this benefit application, it is recommended that you read the **PSS Product Disclosure Statement (PDS)** and other relevant publications at csc.gov.au. It is also recommended that you seek personal advice from a qualified professional.

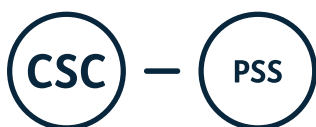
Your accurate completion of this benefit application form allows us to process the application as soon as possible after the date of your cessation. If you do not complete the benefit application form correctly, the processing of your benefit will be delayed or may be processed incorrectly.

Please note there are penalties for making false declarations in respect of benefit claims.

Section A – Personal details

The email address you provide is where all future correspondence will be sent unless you tell us you wish to receive correspondence by post. A contact phone number is also required in case we need to contact you regarding the processing of your benefit.

Details of your relationship status, including same or opposite sex de-facto relationships, should also be provided. By providing this information now, unnecessary delays may be avoided in the event that a reversionary benefit becomes payable. You may choose to include a copy of your marriage certificate or registered relationship certificate with your application, however this is not compulsory.



Public Sector
Superannuation
Scheme

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The information provided 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 PSS 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 | Trustee of the Public Sector Superannuation Scheme (PSS) ABN: 74 172 177 893 RSE: R1004595

Section B – Claim details

Claim date

You are required to nominate a claim date for the payment of your benefit. If you do not provide a valid claim date, your benefit application form will be returned to you.

The claim date can be no earlier than the date you complete this benefit application form (that is, you cannot backdate your claim date), and must be a date no later than 60 days after completing this benefit application form. If you're approaching age 65, you can claim your preserved benefit with effect from your 65th birthday if you complete this application on or up to 60 days before that date.

If you are age 65 or more, your benefit payment is generally backdated to your 65th birthday. However, your benefit cannot become payable while you are a contributing PSS member. If you are completing this form because you are making an election to cease membership, your benefit will generally become payable the day after we receive your election to cease.

Retirement status

Unless you are over the age of 65, you are only eligible to claim your PSS Preserved Benefit on age retirement grounds if:

- you're not gainfully employed for more than 10 hours per week; or
- you have ceased employment or changed employers on or after age 60.

If you haven't satisfied either of those conditions, and you are under the age of 65, you're not yet eligible to claim your PSS Preserved Benefit on age retirement grounds.

Gainfully employed means being employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

Please note, if you haven't met your preservation age, cashing restrictions will limit the amount of benefit you can take as a cash lump sum.

Re-employment

If you have been offered or made arrangements for employment with a PSS participating employer, then you may not be entitled to claim your PSS benefit. You should contact us for more information before completing this benefit application form if you are unsure of the eligibility status of your prospective employer.

Section C – Benefit options

You can only select one benefit option otherwise your benefit application will be invalid and processing will be delayed.

This section shows all benefit options available to PSS members under this division of the scheme rules. However, depending on your situation, you may not be eligible for some of these options.

You can only select one option that has been reflected in your benefit estimate. If you have not obtained a benefit estimate, or your situation has changed since you obtained a benefit estimate, please contact us.

Important: Early Release Deduction Amounts

If you have an Early Release Deduction Amount (ERDA), this will only be recovered when you claim your final benefit. If you preserve some or all of your benefit, the recovery of this amount will be delayed until you claim your final benefit. More information about ERDAs can be found in your benefit estimate or at csc.gov.au

You are making a formal election under the provisions of the *Superannuation Act 1990*. This election is binding and cannot be cancelled or withdrawn, although CSC may, at its absolute discretion, agree to change an election in certain exceptional circumstances.

If you have any transfer amounts, these will be processed in accordance with your instructions in **Section D**.

Option 1: Full pension

This option is only available if your entire Defined Benefit has remained preserved in PSS.

By choosing this option, you are claiming your final benefit by electing to convert your entire Defined Benefit to pension.

Option 2: Part pension, part lump sum

This option is only available if your entire Defined Benefit has remained preserved in PSS.

By choosing this option, you are claiming your final benefit by electing to convert a portion of your Defined Benefit to pension, with the remaining amount paid as a lump sum, subject to cashing restrictions. Please note the amount of lump sum you can take under this option cannot exceed 50% of your Defined Benefit. Your pension entitlement will be funded by your untaxed element in the first instance, unless you instruct otherwise.

Option 3: Full lump sum

By choosing this option, you are claiming your final benefit by electing to have your entire benefit paid as a lump sum, subject to cashing restrictions.

Section D – Additional benefit instructions

The processing of your benefit may require an additional election if you have a surcharge debt, have elected to take a pension entitlement or have any transfer amounts. If you fit into any of these categories, please complete the relevant part/s of this section as described below.

Surcharge debt repayment

If you have an outstanding super contributions surcharge debt ('surcharge debt'), you must complete this section.

If you elect to have the debt deducted from your lump sum benefit, it will be deducted from any untaxed components in the first instance, unless you instruct otherwise.

If you elect to have the debt deducted from your pension entitlement, this will be applied for the lifetime of the pension.

This election is binding and cannot be revoked if your circumstances change. You can only make one election for the repayment of your surcharge debt. If you do not provide an election, the processing of your benefit may be delayed.

Election for a reduced pension

If you are claiming some or all of your benefit as a pension, you must complete this section.

If you pass away when you are in receipt of a pension, an eligible spouse may be entitled to 67% of your pension entitlement as a Reversionary Benefit. However, you have the option to take a reduced pension now in exchange for a higher Reversionary Benefit, should one become payable. If you elect to take a reduced pension entitlement, your pension will be reduced to 93% of the original pension value. In return, the Reversionary Benefit paid to an eligible spouse would increase to 85%.

Reversionary Benefits may also be payable to any eligible children. Similarly, by electing to take a reduced pension, Reversionary Benefits paid to an eligible child would also increase. More information on Death Benefits can be found at csc.gov.au

This election is binding and cannot be revoked if your circumstances change.

Transfer amounts

Please complete this section if you have a **Post 95** or **Pre 96** transfer amount.

Post 95 transfer amount

Your Post 95 transfer amount may include government Co-Contributions, ATO Superannuation Guarantee (SG) or Low Income Superannuation Tax Offset (LISTO) paid on your behalf.

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It does not form part of your defined benefit and cannot be converted to pension.

Your Post 95 transfer amount will be paid as a lump sum, subject to cashing restrictions.

Pre 96 transfer amount

A Pre 96 transfer amount can be converted to pension, taken as a lump sum or a combination of both. The calculation of this amount can be complex, so please make sure you refer to your benefit estimate when completing this section.

Paid as a lump sum: You can elect to have your Pre 96 transfer amount paid as a lump sum, subject to cashing restrictions.

Conversion to pension: You can elect to have your Pre 96 transfer amount included in the calculation of your pension.

You can also attach additional instructions with this benefit application form if you want your Pre 96 transfer amount split between your pension and lump sum benefit.

Section E – Payment instructions

If you want to specify what components should be applied to your benefit, subject to proportioning rules, please attach separate instructions to this benefit application form.

Lump sum payments

Please nominate how much of your lump sum benefit (including transfer amounts) is to be paid as a cash lump sum and/or rollover in this section.

Note: Once an amount has been paid as a cash lump sum, it cannot be returned to PSS to be reissued as a rollover. This is because the payment is no longer recognised as being in the superannuation system and is no longer governed by super laws or regulations.

Cash lump sum payments

Cash lump sums must be paid to an Australian bank account in your name. If it's a joint account, one of the names listed must be yours.

Note: payments cannot be made to a mortgage account.

Important: Cashing restrictions

The *Superannuation Industry (Supervision) Regulations 1994* determine how much of a lump sum 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 have reached age 60 and no longer work for the employer who contributed on your behalf; or
- you have reached age 65.

However, if you have not met one of the above conditions, your access to a cash lump sum will be restricted to the amount accumulated before 1 July 1999 (SIS Upper Limit). The amount of lump sum you can access as cash is shown on your benefit estimate.

Preservation age table

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

Rollovers

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.

You can nominate up to two funds to receive all or part of your lump sum benefit. You will need to provide the details of the fund/s in this section, unless you nominate **Public Sector Superannuation accumulation plan (PSSap)** or **Commonwealth Superannuation Corporation retirement income (CSCri)** as these 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 super in retirement. CSC is the Trustee of PSSap ABN: 65 127 917 725 RSE:R1004601 and offers the CSCri. For further information, please read the PSSap and/or CSCri PDS.

We will send all rollover payments electronically to your nominated fund(s).

Section F – Taxation details

Eligible Service Period (ESP) start date

Your ESP is used to calculate your tax components. It is usually the number of days from the day you commenced with PSS (the ESP start date) through to the date your payment is made. In some cases a start date earlier than the date you joined PSS may be used, such as:

- if you transferred from CSS to PSS, the date you joined CSS will be used as your ESP start date;
- the date listed as your ESP start date on any amounts transferred into PSS; or
- the date you commenced employment with a CSS/PSS participating employer (if the date is earlier than the date you joined the Fund).

If you do not provide a date in this section, we will use the date recorded against your membership when we process your benefit.

Tax File Number (TFN)

We are required by tax law to deduct PAYG tax at the top marginal rate, plus the Medicare levy, from benefits if a person does not provide a TFN. We are required to validate your TFN with the Australian Taxation Office's (ATO) records to confirm the TFN provided is yours and is correct. Your TFN will be validated using the SuperTICK validation service. If you do not provide your TFN, the processing of your benefit payment may be delayed. 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.

Note: there are consequences for not supplying your TFN to the receiving fund.

Tax File Number (TFN) Declaration form

If you have chosen to receive all or part of your benefit as a pension and you wish to claim the tax-free threshold, you should complete a **TFN Declaration** form and attach it with your benefit application form. These forms are available from the ATO and some newsagencies. If you do not provide us with this form, the tax-free threshold will not be applied to your pension.

Section G: Information acknowledgement

You must sign this section to acknowledge you have received and understood sufficient information to be able to make an informed choice of how you would like your benefit processed.

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 completing this benefit application form.

If you do not sign this acknowledgement, processing of your benefit cannot proceed.

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Section H – Identification requirements

To guard against fraud, money laundering and 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 the 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 I – Member checklist

While it is not compulsory to complete this section, it is recommended that you complete the member checklist to be sure you have completed each section of the benefit application form.

What's next?

When you have completed **Sections A to I**, you will need to submit your benefit application form to us.

Please note you can submit your benefit application form up to 60 days before your claim date, however we cannot process your benefit application form until after your claim date.

Documents you may receive from us

After your benefit application form has been processed, you will receive correspondence from us outlining your chosen benefit option. In addition to this document, you may also receive:

- An **Exit Statement**.
- A **PAYG Payment Summary** if you have claimed a cash lump sum benefit.
- A **Rollover Benefits Statement** if you have rolled over any of your benefit.

If you have claimed a pension entitlement, you will receive a PAYG Payment Summary each year to complete your tax return, as well as biannual advice in January and July each year outlining any pension increases in line with the Consumer Price Index (CPI).

Unclaimed benefits

If you have elected for a lump sum benefit and have provided invalid payment instructions, or your lump sum is returned to us by a financial institution, we may pay your lump sum to an Eligible Rollover Fund (ERF) nominated by CSC.

If you are in receipt of a pension it is important that you advise us of any changes to your contact details. If we are unable to contact you, you may be classed as a lost member and this may result in your pension being suspended.

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/



Preserved age retirement form

PBA form

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

Given name(s)

Surname

Date of birth / /

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. 3.
2. 4.

Relationship details Single Married De facto

Date commenced de facto relationship (if applicable) / /

Spouse's given name(s)

Spouse's surname

Spouse's date of birth / /

Residential address Street

Suburb/town State Postcode

Postal address Street

Suburb/town State Postcode



Public Sector
Superannuation
Scheme

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The information provided 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 PSS Product Disclosure Statement (PDS) and consider its contents before making any decision regarding your super.

E3c. Rollover to a self-managed super fund (SMSF)

Attach a copy of your recent bank statement which shows your account name, BSB and account number.

Name of SMSF

Australian Business Number
ABN of fund

Electronic Service Address (ESA)

Account name

Branch (BSB) number -

Account number

E4. Details for your pension payment

Attach a copy of your recent bank statement which shows your account name, BSB and account number.

Please provide the account details for the payment of your pension:

Name of institution

Name of account holder (in your name or joint names)

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.

F Taxation details

Eligible Service Period (ESP) start date

What is your ESP start date for taxation purposes? / /

Tax File Number (TFN)

If you have already provided your TFN to us, you are under no obligation to provide it again in this application.

Tax File Number

Can we give your TFN to the rollover fund(s)/RSA(s) nominated above? Yes No

TFN declaration (for pension recipients only)

I have attached TFN Declaration form.
 I do not wish to provide a TFN Declaration form.

Please refer to ato.gov.au to complete Tax File declaration online and attach the completed declaration to this application form.

G 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.

Further information about the DVS, and the operation and management of the DVS Hub, is available from **IDMatch** at www.idmatch.gov.au/ and the **Attorney-General’s Department** at www.ag.gov.au/

! 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.

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

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.

Certifying your documents

If you’re providing certified documents, the certifying authority must confirm in writing that 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. Note: we require a copy of both sides of your identification document. If your certified copy is a physical document, it must be sent by post. We cannot accept a photo or scan of a certified copy.

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.
- Notary Public
- Nurse
- Occupational therapist
- Physiotherapist
- Psychologist.

For a full list of certifying authorities refer to **Schedule 1** of the *Statutory Declarations Regulations 2023* available at www.legislation.gov.au/F2023L01753/

Meeting 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 check both boxes 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.
- I have attached identification for DVS verification.

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.**

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Secondary identification requirements

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

List A	List B
<p> Your Australian Birth Certificate or extract issued by a State or Territory.</p> <p>Please note: Birth Certificate extracts and Birth Certificates issued before 1970 may not be verified by DVS.</p> <p> Your Citizenship Certificate issued by the Commonwealth.</p> <p> Your current Pensioner Concession Card issued by the Department of Human Services.</p>	<p> 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.</p> <p> Your notice issued by a local council or utilities provider in the last three months showing the provision of services and current residential address. Example: rates notice, electricity or water bill.</p> <p> 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. Example: a Centrelink letter.</p>

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.**

H Information acknowledgement

Benefit processing cannot proceed unless this acknowledgement is completed.

I have received enough information to make an informed decision regarding the payment of my PSS benefit.

I have been advised to read the **PSS PDS** and seek personal financial advice.

I understand that, by selecting an option in **Section C** and/or **Section D**, I am making a formal election under the provisions of PSS legislation and this benefit election cannot be cancelled or withdrawn.

I declare that 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.

 **Sign**

Signature

Date signed

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

I Member checklist

I have:

- Read the **Explanatory notes** at the beginning of this benefit application form.
- Received a benefit estimate outlining my available options.
- Obtained the information I require to make an informed decision.
- Provided my personal details in **Section A**.
- Completed the claim details in **Section B**.
- Selected a benefit option in **Section C**.
- Completed the additional benefit instructions in **Section D**.
- Provided payment instructions in **Section E**.

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- Forwarded the **Apply for CSC retirement income form** to CSCri (if applicable).
- Forwarded the **Join PSSap as an Ancillary member form** to PSSap (if applicable).
- Completed the taxation details in **Section F**.
- Provided payment instructions in **Section E** and attached a copy of my recent bank statement.
- Attached a **TFN Declaration form** (pension recipients only—see **Section F**).
- Signed the information acknowledgement in **Section G**.
- Completed the identification requirements in **Section H** and attached certified copies of my identification (if applicable).
- Attached a copy of my marriage or registered relationship certificate (if applicable).
- Attached additional instructions regarding the payment of my benefit (if applicable).

J Lodgement

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

We'll action your application as quickly as possible. Our processing time is generally 10–15 business days from the nominated claim date. However, delays in processing may occur if:

- your application is not completed fully or is invalid;
- you don't provide sufficient identification; or
- your benefit requires manual calculation.

 For more information visit [csc.gov.au](https://www.csc.gov.au)

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Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397 | Trustee of the Public Sector Superannuation Scheme (PSS) ABN: 74 172 177 893 RSE: R1004595

