



Associate Deferred Benefit

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 persons claiming a CSS associate Deferred Benefit who have reached their preservation age and permanently retired from the workforce.

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 10; 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.

Please note that once you lodge an application for a deferred benefit, you can't change your claim date or withdraw your claim.

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
- Contact us at the details shown 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

or email to formsandapplications@csc.gov.au

Please keep a copy of your completed form for your records.



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.

Read this first!

This information leaflet is intended to assist you to complete the attached benefit application form. It is 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?

We can provide details of your benefit entitlement and explain the benefit options available to you. For more information contact us using the below:

Phone: 1300 000 277

Fax: (02) 6275 7010

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

It is in your interest to seek professional advice before you make a decision on a benefit. For information on the personal advice service available to you, please refer to the first page of this information leaflet.

Forms you need to complete when claiming your CSS deferred benefit

- the attached benefit application form
- if you wish to claim the tax free threshold and/or any available rebates and deductions against your pension benefit, you should complete the Australian Taxation Office's (ATO) **Tax File Number declaration** form, which you can get by visiting ato.gov.au or by calling **13 10 20** to request a copy.

The benefit application form

Your accurate completion of the benefit application form allows us to process the application as soon as possible after a claim has been made. 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 tells us where we can contact you.

We use your sex recorded at birth to determine which set of Pension Conversion Factors to use when calculating your benefit. These factors are set out in CSS rules, based on male and female life expectancy.

Contact details

The postal or email (if you have opted in to receive electronic communications) address you provide is where all correspondence will be sent. A contact phone number is also required in case we need to contact you regarding the payment of your benefit.



Notes continued on next page

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

Retiring from the workforce

If you are under age 60, you are considered to be retired from the workforce if you cease employment or will be employed for less than 10 hours per week.

If you are age 60 or over you are considered to be retired from the workforce if you cease employment or change employers after reaching age 60.

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

Section D: Claim date

You must provide a claim date when completing your benefit application form. If you do not nominate a date we will return your form to you. Your claim date is important, as it's the day before your pension starts.

You can't nominate a claim date that is earlier than the date on which you are completing the benefit application form. Also, once you lodge your application, you can't change your claim date or withdraw your claim.

Please note: Interest on CSS Deferred Benefits is generally calculated up to the date your application is processed, not your claim date or the date you complete this application. CSS fund earnings can be positive or negative. You should keep this in mind when planning your retirement.

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.

If you have not retired from the workforce, you cannot take any part of your lump sum benefit as a cash payment. Your entire lump sum must be rolled over to a complying superannuation fund, an approved deposit fund, or a retirement savings account (RSA).

Please provide rollover details in **Section G**.



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 and permanently retired from the workforce
- 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
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

Section G: Rollover details

You need to check that you can rollover your benefit to a complying super fund, rollover fund, retirement savings account, 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. 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: Taxation matters

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 I: 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 call **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

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 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.




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.**



Rollover details

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 compulsorily preserved component **ONLY**
- 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** balance after lump sum

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

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

ABN of fund
Australian Business Number

Electronic service address (ESA)

Account name

Branch (BSB) number -

Account number



Taxation matters

What is your Tax File Number?

Tick this box if you do not want us to provide your TFN to another super fund

You may complete a Tax file number declaration form (available from the ATO) to claim any available tax offsets and deductions which may apply to your pension. Attach the completed declaration to this application form.

TFN Declaration

- Yes, I have attached TFN Declaration form
- No, I do not wish to provide a TFN Declaration 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 PDS** before completing this form.
- 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

If you need more information, call **1300 000 277** or email members.aps@contact.csc.gov.au



Checklist

I have:

- filled in all the sections applicable to me
- attached certified copies of documents requested in **Section B** to prove my identity
- elected a claim date in **Section D**
- provided bank account details in **Section F** and attached a copy of my recent bank statement
- attached my completed Tax File Number declaration
- signed the declaration in **Section I**.

You have now completed this form.

Please send it to:

CSS
GPO Box 2252
Canberra ACT 2601
AUSTRALIA

or email to formsandapplications@csc.gov.au

Please keep a copy of your completed form for your records.



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;
- we need to wait for information from your employer; or
- your benefit requires manual calculation.

Email
members.aps@contact.csc.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 6192 9501