



Associate preserved benefit Information leaflet and benefit application form

1. Explanatory notes
2. Age claim form

Important information about this form

What this form is for

The application is to be used by Public Sector Superannuation Scheme (PSS) associate members (ie members who have a preserved benefit as a result of a Family Law split) who are claiming payment of their preserved benefit. You can use this form to claim your benefit if you have reached your preservation age and retired from the workforce. You can also use this form to request a rollover from age 55.

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

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

PSS
GPO Box 2252
Canberra ACT 2601
AUSTRALIA

Financial advice for your needs and goals

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

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

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

*Our authorised financial planners are authorised to provide advice by Guideway Financial Services (ABN 46 146 498 538, 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 start

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 000 377

Fax: (02) 6275 7010

Email: members@pss.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 PSS preserved benefit

- the attached benefit application 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 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.

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.

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

You must complete the **Employment status declaration** if you're under age 65 and claiming a cash lump sum. This section does not need to be completed if you're claiming a rollover of your benefit, or a pension on reaching your preservation age. **Note:** There are penalties for making false declarations in respect of claims for benefits.

‘Retiring from the workforce’

You are taken to have retired if:

- a) you have reached your preservation age, have ceased an arrangement under which you were gainfully employed, and CSC is reasonably satisfied that you intend never to again become gainfully employed on a full-time or part-time basis; or
- b) you are at least 60 years of age and an arrangement under which you were gainfully employed ended on or after you attained age 60.

Gainfully employed means being employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. You will not be considered to be gainfully employed, or intending to be gainfully employed, on a full-time or part-time basis if you work or intend to work for less than 10 hours per week.

Section D – Information acknowledgment

By completing this section you will be acknowledging that you have received and understood sufficient information to be able to make an informed choice of how you would like your benefit paid 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 (CSC) may, at its absolute discretion, agree to cancel an election in certain exceptional circumstances.

Information sources 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.

Section E – Eligibility requirements, claim date and overview of entitlements

E1. Eligibility

Eligibility to claim your PSS associate benefit depends on the benefit option you are electing.

- Pension*: you can generally claim a pension once you’ve reached your preservation age.
- Lump sum (as cash)*: you can generally claim a cash lump sum once you’ve reached your preservation age and retired from the workforce.
- Lump sum (as a rollover)*: you can generally rollover your benefit once you’ve reached age 55.

* Please note, these benefit options must be taken by the age of 65, your employment status.

E2. Claim date

You must provide a claim date when completing your benefit application form. If you do not nominate a date the benefit application form will be returned to you.

The claim date for payment of your associate preserved benefit must be a date that occurs after you have met both of the eligibility requirements set out above. You must claim your benefit once you reach age 65 your employment status.

The date of claim cannot be earlier than the date you complete this application and must be a date **no later** than 60 days after the date of completing this application.

Section E is where you nominate the date from which you would like to claim your PSS associate preserved benefit on age grounds. Any pension benefit commences with effect from the day after the claim date.

E3. What are your entitlements?

If the full value of your benefit remains preserved in PSS, you are entitled to claim your benefit as:

- a fully indexed pension
- a pension and lump sum combination
or
- a lump sum benefit.

If you have previously withdrawn part of your PSS benefit, you are only entitled to receive your benefit as a lump sum amount.

Section F – Benefit options

Option 1 – pension only, no lump sum (only available if all of your benefit remains preserved in PSS)

If you want to receive your entire benefit as a pension, select this option. Your benefit will be paid into the bank account nominated by you in **Section G3**. You should also complete and forward a **Tax File Number declaration** form (see **Section H**).

Option 2 – part pension and part lump sum (only available if all of your benefit remains preserved in PSS)

If you want to receive your benefit as a combination of pension and lump sum, select this option. This option allows you to convert a minimum of 50% of your total PSS benefit to pension. The balance of your PSS benefit is then paid as lump sum.

You can tell us which part of your benefit should be used up first when buying a pension. You can choose between the taxed or untaxed amounts. If you do not tell us which to use, we will use the untaxed amount first. It is therefore, strongly recommended that you consult a licensed financial adviser to assist you in making a decision as to which arrangement suits your situation.

Your benefits will be paid in accordance with your instructions at **Section G**. You should also complete a **Tax File Number declaration** form (see **Section H**).

Option 3 – lump sum only, no pension

If you want to take your entire benefit as a lump sum, either in cash or as a rollover to another fund or retirement savings account (RSA), select this option.

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

Section G – Benefit payment arrangements

This section allows you to nominate how your lump sum will be paid.

We will not deduct tax from any amount rolled over to a rollover fund. The rollover fund will deduct 15% tax from any 'post-30 June 1983 untaxed component' of the lump sum at the time of rollover. Payment of the 15% tax will change the nature of this amount from an 'untaxed amount' to a 'taxed amount' in the rollover fund. Taxation legislation provides that, once an amount has been paid to you or deposited in your bank account, it cannot be subsequently rolled over.

Lump sum payments

G1. 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 in **Section G2**, the balance of the lump sum benefit.

You can choose to be paid a cash lump sum of your undeducted contributions. These are contributions paid into PSS by your former spouse after 1 July 1983. These are tax-free.

Any lump sum payment made to you will be subject to proportioning rules.

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

G2. Rollover fund nominations

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 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).

G3. 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.

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

Your Tax File Number

Completing this section is optional. It allows you to provide your TFN which is used both in determining the tax rate to apply when calculating the tax payable on your benefit, and for superannuation purposes.

We are authorised to collect your TFN under the provisions of the *Superannuation Industry (Supervision) Act 1993*.

If you do provide your TFN, we will only use it for legal purposes, which currently include:

- finding or identifying your superannuation benefits where other information is insufficient
- calculating tax on any superannuation lump sum payment you may be entitled to
- providing information to the Commissioner of Taxation
- providing it to the trustee of another superannuation fund to which your benefits are transferred in the future, unless you specifically instruct us not to. We will not pass your TFN to any other fund if you tell us, in writing, not to do so (see **Section H**).

Note: These purposes may change in the future. Otherwise, we will treat your TFN as confidential. It is not an offence if you do not provide your TFN but you may pay more tax on your benefits than you would otherwise; we will be obliged to deduct tax at the highest marginal tax rate plus the Medicare levy. Of course, this additional tax may be reclaimed through the income tax assessment process when you lodge your tax return for the year of payment.

It may also be more difficult to find your benefits in future in order to pay you any other superannuation benefits you are entitled to, or to amalgamate any other benefits for you. The consequences of not providing your TFN may change in the future.

Approval to advise your TFN to rollover funds

This is where you authorise us to provide your TFN to those rollover funds you have nominated in **Section G2**.

Tax File Number declaration

If you have chosen to receive all or part of your benefit as a pension (**Section F** Options 1 or 2) and you wish to claim the tax-free threshold and/or available rebates and deductions against your pension benefit, you should complete the 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.

Documents you may receive from us

After your benefit is paid 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
- a **pension payment summary** and **biannual pension increase advices** (which are sent to you in January and July each year if you are receiving a pension).

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?

When you have completed your benefit application form, the completed form should be sent to us.

Note: We cannot process the payment of your benefit until after the date you have nominated as the date from which your preserved benefit is to be paid. You may, however, submit your application form before this date. This will allow us to check that all documentation and information has been provided.

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/

Change of address

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

End of
explanatory
notes

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Associate preserved benefit

Age claim form

2. Form start

All enquiries: 1300 000 377

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

A Personal details

Reference number (AGS)

Salutation Mr Mrs Ms Miss Other

Your name
 GIVEN NAME(S)

 SURNAME

Date of birth
 D D / M M / Y Y Y Y
 / /

Address

 SUBURB STATE POSTCODE

Phone
 BUSINESS HOURS
 AFTER HOURS
 MOBILE NUMBER

Would you like to receive an SMS to confirm we have received your application?
 No Yes

Email
 @



Public Sector
Superannuation
Scheme

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.

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

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

How can I meet the identification requirements?

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

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





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




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



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

Primary photographic identification

DVS compatibility is shown as  or 




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

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




Secondary identification requirements

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

List A

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

List B

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

Certifying your documents overseas

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

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

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

F

Benefit options

Please ensure that only ONE benefit option is completed

OPTION 1.

Pension only, no lump sum

I,

FULL NAME

whose reference number (AGS) is

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I elect to take my entire associate preserved benefit as a pension.

 **Sign**

SIGNATURE

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

You have now completed this section. You must now go to **Bank account details** to tell us where you would like your pension benefit paid.

OPTION 2.

Part pension and part lump sum

I,

FULL NAME

whose reference number (AGS) is

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I elect to take part of my associate preserved benefit as a pension and part as a lump sum.

I wish to convert

--	--	--	--

%

of my associate preserved benefit (cannot be less than 50% of the total associate preserved benefit) to pension, with the balance of my benefit to be paid to me as a lump sum.

I wish to be paid a lump sum benefit of

\$

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 (gross)

(cannot be more than 50% of the total associate preserved benefit), with the balance to be paid to me as a pension.

 **Sign**

SIGNATURE

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Date signed

D	D	/	M	M	/	Y	Y	Y	Y

You have now completed this section. You must now go to **Section G**, to tell us how you would like your lump sum benefit paid.

OPTION 3.
Lump sum only, no pension

I,

whose reference number (AGS) is

I elect to take my associate preserved benefit as a lump sum.

Sign

SIGNATURE

Date signed
 / /

You have now completed this section. You must now go to **Section G**, to tell us how you would like your lump sum benefit paid.

Benefit payment arrangements

Lump sum payments

G1. Complete this to tell us how much of your lump sum you would like as a cash payment

Lump sum cash payment, comprising:

Either:
 A gross dollar amount \$

Or
 A percentage of my lump sum %

Or
 My non-concessional contributions

Or
 The benefit balance after any rollovers (This will be the balance of your associate preserved benefit after you elect to have any part rollover)

G2. Rollover fund or retirement savings account (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**



Taxation matters

What is your
Tax File Number?

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We are authorised to collect your Tax File Number (TFN) under the provisions of the *Superannuation Industry (Supervision) Act 1993*. The legal uses of your TFN are summarised in **Section H** of the **Explanatory notes**.



Important: If you have already provided your TFN to us you are under no obligation to provide it again when making an application for benefits. However, if your TFN is NOT recorded by us, payment of your benefits may be delayed.

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

Tax File Number declaration

Pension recipients should also obtain and complete a **Tax File Number declaration** form (from the ATO) in order to claim any available tax rebates 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.

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?
- signed the **Information acknowledgment** at **Section D**?
- signed an election option in **Section F**?
- completed any rollover details in **Section G**?
- completed the bank account details in **Section G**?
- provided your TFN in **Section H**?
- attached your completed **Tax File Number declaration** form (for pension recipients only)?
- attached copies of documents requested in **Section B** to prove your identity, and if necessary had these certified?

You have now completed this form

Please return it, with any attachments to:

PSS
GPO Box 2252
Canberra ACT 2601
AUSTRALIA

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
+61 2 6192 9503



Fax
(02) 6275 7010