



Preserved benefit— Member contributions/transfer value claim

Explanatory notes and form

Important information about this form

What this form is for

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

The attached benefit application form should be completed by preserved benefit members of Public Sector Superannuation Scheme (PSS) who are claiming 'member contributions' or electing to have a transfer value paid to an 'eligible superannuation fund' declared by Commonwealth Superannuation Corporation (CSC) for the purposes of Rule 6.8.1 of PSS.

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.

Submitting your form

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

PSS
GPO Box 2252
Canberra ACT 2601

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.

Explanatory notes

Read this first

These Explanatory notes are intended to assist you to complete the attached benefit application form.

They are not intended to provide a detailed explanation of your benefit options.

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

Where can you find out more about your benefit entitlements?

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

There is also a factsheet on Tax and your PSS benefit, which you should read. This can be downloaded from the website at [csc.gov.au](https://www.csc.gov.au)

Other sources of information include the following:

- Our Customer Information Centre can provide details of your benefit entitlement, explain the benefit options and provide information on the value of your prospective benefits.
For more information:
Phone: **1300 000 377**
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.

See also **Section C** to complete an acknowledgment that you have received sufficient information to make an informed decision about how you would like your benefit paid.



**Public Sector
Superannuation
Scheme**

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

Forms you need to complete when claiming member contributions or electing to have a transfer value paid

- the attached benefit application form
- if you have paid a transfer amount into PSS you may wish to complete an SR-Supplement form in relation to how you would like your transfer amount benefit paid.

The benefit application form

Your accurate completion of the benefit application form allows PSS 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 any other potential beneficiary, and tells us where we can contact you.

Relationship details

Details of your relationship status, including same sex or opposite sex de facto relationships, should be provided. You may wish to include a copy of your marriage certificate or registered relationship certificate with your application. This would speed up the process in the event that a spouse's benefit becomes payable.

For the definition of a spouse in relation to death benefits see the **Death benefits** factsheet at csc.gov.au

Contact details

The postal 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.

If you have an email address, inclusion of your current email address will be helpful.

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 sign the employment status declaration in all cases. Note: There are penalties for making false declarations in respect of claims for benefits.

Employment

If you have been re-employed in a full-time or part-time capacity with another department, authority or instrumentality being an 'approved authority' for the purposes of the *Superannuation Act 1990*, then you will not be entitled to claim your member component or elect to have a transfer value paid.

You should contact us on **1300 000 377** for advice before completing this section if you are unsure of the approved authority status of your employer.

Section D – Information acknowledgment and preliminary matters affecting your benefit entitlement

D1 Information acknowledgment

Please complete this acknowledgment that you have received and understood sufficient information to be able to make an informed choice of how you would like your benefit paid and that you have been advised to read the **PSS PDS** before completing this form.

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

Members who have left the scheme on or after 1 July 1999 are required to preserve that part of their member component that exceeds their SIS Upper Limit.

This means that, if you joined PSS after 1 July 1999, you are not entitled to a lump sum cash benefit. The only benefit option available, if you qualify, is to have a transfer value paid to another eligible superannuation scheme.

D2 Superannuation contributions surcharge

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

D3 Transfer amounts paid into PSS

If you choose **Option 1** and do not advise us otherwise by completing an SR-Supplement form, in relation to your transfer amount, your transfer amount will be included in the amount left preserved in PSS.

Should you wish to obtain an SR-Supplement form please contact us, or visit the website at csc.gov.au

If you qualify to have a transfer value paid to another eligible superannuation scheme, then any transfer amount you have paid into PSS will be included in the total amount paid as a transfer value.

Section E – 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 cannot be earlier than the date you complete this application.

Section F – Benefit options

This section contains the benefit options that are available to PSS members who have initially elected to preserve all the benefit in the fund. Each option requires a signed election by the applicant for the benefit choice to be valid. Only make one choice, otherwise your benefit application will be invalid and payment will be delayed.

Option 1—Take part of your benefit as lump sum; balance remains preserved in PSS (this option is not available if you joined PSS on or after 1 July 1999).

If you want to take the accumulated member component as a lump sum, select this option. The lump sum will be paid in accordance with your instructions in **Section G**.

The amount you can take as a lump sum will be limited to the lesser of:

- your member contributions and earnings or
- your SIS upper limit amount (refer to **Section D1**).

Note: By withdrawing any part of your preserved benefit, your final benefit will be payable as a lump sum only, i.e. you will no longer have the option to claim a pension.

Option 2—Payment of a transfer value to another eligible superannuation scheme

Note: This is NOT a rollover for superannuation purposes

If all member contributions remain preserved in PSS you may be eligible to have a transfer value paid to another eligible superannuation scheme. The preserved benefit may be transferred to one of a small group of public sector superannuation schemes which have reciprocal rights with PSS.

A list of those schemes, currently eligible to receive a transfer value, is attached at the end of these **Explanatory notes**.

If you have an outstanding surcharge debt it will be deducted from the lump sum benefit before it is transferred.

When completing this section you should include sufficient information to enable us to identify the rollover fund or RSA such as the name and Australian business number (ABN). You must also provide your membership number (known as your member client identifier) and Unique Superannuation Identifier (USI) for the eligible fund. These details can be obtained from the eligible fund concerned. Failure to provide these details will result in delays in the payment of your benefit.

The information requested at **Section G** is also required.

Section G – Benefit payment arrangements

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.

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 Eligible rollover fund

You need to check that you can rollover your benefit to a complying super fund, rollover fund, RSA, or use it to purchase an annuity.

Rollover fund nominations

You can nominate up to two rollover funds or RSAs to receive all or part of your lump sum benefit.

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).

Bank account details

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 listed must be yours.

Section H – Taxation matters

H1 Start date for taxation purposes

For taxation purposes, your lump sum benefit is called a **superannuation lump sum payment**.

The start date relates to the date your Eligible Service Period (ESP) commenced and is used to calculate the various components of your superannuation lump sum payment for taxation purposes.

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

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

H2 Your Tax File Number

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, we are required to deduct PAYG tax at the top marginal rate

plus the Medicare levy from benefits if a person does not provide a Tax File Number (TFN).

If you have not been issued a TFN you should lodge an Australian Taxation Office application/enquiry form with the Australian Taxation Office (ATO). Forms are available at ato.gov.au or all ATO branches. You must provide proof of identity at the time you lodge the form.

H3 Approval to advise your TFN to rollover fund

We will provide your TFN to the receiving fund unless you instruct us not to. Please note that there are consequences for not supplying your TFN to a fund.

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

After your benefit is paid

Documents you may receive from us

After your benefit has been 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 that breakup, for taxation purposes, of each rollover you nominate
- a **PAYG payment summary** in duplicate, for any lump sum cash payment and
- an **annual information** statement if you preserved all or part of your benefit in PSS.

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 at the address shown on **page 11**.

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

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/privacy or by contacting us on **1300 000 377**, 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.

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.

All enquiries **1300 000 377**

Eligible superannuation schemes

Payment of a transfer value on exit from PSS

You may elect to have a transfer value paid to an 'eligible superannuation scheme' if:

- you are a member of the eligible superannuation scheme as a result of public or government employment;
- you have preserved your entire benefit in PSS; and
- the trustee or administrator of the eligible superannuation scheme agrees to accept the transfer.

Each of the following is an eligible superannuation scheme:

- DFRDB
- Northern Territory Government and Public Authorities Superannuation Scheme
- Parliamentary Contributory Superannuation Scheme
- Queensland Parliamentary Contributory Superannuation Scheme
- UniSuper Accumulation 2 Plan.

The transfer value will include all your defined benefit equity, as well as any transfer amounts. If you elect to have your benefit paid as a transfer value, you will no longer be a member of PSS and no further benefits will be payable.



Preserved benefit— Member contributions claim

Form start

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

A Personal detail

Reference number (AGS)

Title Mr Mrs Ms Miss Other

Surname

Given name(s)

Date of birth / /

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

1. 3.

2. 4.

Relationship details Single Married De facto

Spouse's surname

Spouse's given name(s)

Start date of de facto relationship (if applicable) / /

Spouse's date of birth / /

Your residential address

Suburb/town State Postcode

Your postal address

Suburb/town State Postcode



Public Sector
Superannuation
Scheme

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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

List B

-  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.

-  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. **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. **Example:** a Centrelink letter.

Members residing overseas

If you live overseas and need to have documents certified, it needs to be done by a person in that 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, foreign residents or anyone wishing to receive payments into an foreign bank account, please contact us to confirm this option and the necessary documentation requirements.

***Don’t send original documents.**

C Employment details

- I have not been re-employed in a full-time or part-time capacity with another department, authority or Instrumentality being an ‘approved authority’ for the purposes of the *Superannuation Act 1990* (See definition in **Section C** of the **Explanatory Notes**).

 **Sign**

Signature

Date signed
D D / M M / Y Y Y Y
 / /

D Information acknowledgment

Benefit processing may be delayed if this acknowledgment is NOT completed.

I have been given enough information to make an informed decision about how I would like my benefit to be paid and I have been advised to read the **PSS PDS** before completing this form.

I also understand that, by choosing a benefit option in **Section F**, I am making a formal election under the provisions of PSS legislation and this benefit election cannot be changed except in certain circumstances approved by CSC.

 **Sign**

Signature

Date signed
D D / M M / Y Y Y Y
 / /

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.

If you need more information, or would like to discuss the options you have, please contact our Customer Information Centre via telephone **1300 000 377** or email members@pss.gov.au

E Declaration

I,

Given name(s)

Surname

whose reference number (AGS) is

hereby give written notice to CSC that I wish to claim my member contribution/transfer value on:

Claim date:

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

The benefit will become payable on the day after the claim date.

 **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

F Benefit options

Please ensure that only one benefit option is completed.

Option 1

Take part of your benefit (subject to proportioning) as a lump sum and preserve the balance in PSS.

Note: This option is not available if you joined PSS after 30 June 1999

I,

Given name(s)

Surname

whose reference number (AGS) is

 **Continued on next page**

elect to be paid a lump sum of as much of my member contributions and earnings as I am allowed under PSS Rules and the SIS legislation, with the balance of my benefit to remain preserved in PSS.

Note: By withdrawing any part of your preserved benefit, your final benefit will be payable as a lump sum only, i.e. you will no longer have the option to claim 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 2

Transfer value to another eligible superannuation scheme

I,

Given name(s)																			
Surname																			

elect to have my benefit paid as a transfer value to the following 'eligible superannuation scheme' (see list of eligible schemes attached to **Explanatory notes**)

Name of fund or RSA

ABN of fund

Australian Business Number									

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

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

USI of fund or RSA

Unique Superannuation Identifier									

Address

Street																			
Suburb												State				Postcode			

 **Sign**

Signature										Date signed					
D		D		M		M		Y		Y		Y		Y	

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

G Benefit payment arrangements

Lump sum payments

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

Lump sum cash payment, (see also below for bank account details) comprising either:

A dollar amount: \$

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

 (gross)

OR

A percentage of my lump sum

--	--	--	--

 %

OR

The benefit balance after any rollovers

 **Continued on next page**

Rollover fund or retirement savings account (RSA) nominated to receive all or part of your lump sum

my compulsorily preserved component ONLY

OR

my entire lump sum benefit

OR

only part of my lump sum benefit (please choose one):

a dollar amount of

\$ (gross)

OR

a percentage of lump sum

%

OR

balance after lump sum payment

Rollover fund or RSA nominated to receive all or part of your lump sum

Name of fund or RSA

Australian Business Number

ABN of fund or RSA

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

Unique Superannuation Identifier

USI of fund or RSA

Street

Postal address of fund

Suburb

State

Postcode

H Bank account details

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

Type of financial institution Savings bank Building society Trading bank Credit union

Name of institution

Name of account holder

Branch name

Branch (BSB) number -

Account number

The information I have supplied is true and correct.

 **Sign**

Signature

Date signed

/ /

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

 **Continued on next page**

I Taxation matters

What is your start date for taxation purposes? See **Section H** in the **Explanatory notes**.

D	D	/	M	M	/	Y	Y	Y	Y

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. We may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving us your TFN will have the following advantages (which may not otherwise apply):

- we will be able to accept all types of contributions (subject to scheme rules)
- the tax on contributions to your superannuation account/s will not increase
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

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

Tax File Number

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

Tax File Number declaration

Pension recipients should also obtain and complete a Tax File Number declaration form (obtainable from the ATO) in order to claim any available tax offsets and deductions. Attach the completed declaration to this application form.

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

J Member checklist

Have you:

- read all the **Explanatory notes**, received a benefit estimate, and any other information you require to make an informed decision
- 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 **Sections G3 to G7**
- provided your Tax File Number in **Section H**
- attached certified copies of documents requested in Section B to prove your identity
- attached a copy of your marriage certificate or registered relationship certificate (if applicable).

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

For more information visit csc.gov.au

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