



# Cessation of scheme membership (transition to retirement)

## Continuing with employer Benefit application

1. Explanatory notes
2. Form
3. Departmental report form

### Important information about this form

Before you complete this benefit application form, please read the **CSS Product Disclosure Statement (PDS)**. This form and **Explanatory notes** are for CSS members who are ceasing CSS membership but are remaining employed by the same employer to which their CSS membership relates.

This applies where you have ceased CSS membership because you have joined an alternative superannuation scheme (not available to APS employees), or you have changed your employment conditions so that you are no longer eligible to remain a CSS member. Detailed information regarding these arrangements can be found in the **Transition to retirement** factsheet available at [csc.gov.au](http://csc.gov.au).

### 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
- give the completed form to your personnel section. We recommend you contact them to confirm they have forwarded your application to us. If you'd like to confirm that we have received your application, call **1300 000 277**
- if you elect to take a pension, preserve or postpone 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.

### What you can expect from us

- After we receive your application form from your personnel section, we will check that it's complete and correct.
- We will contact you if there are any issues.
- Once your benefit has been processed, we will send you a letter with the details of your entitlement.

### Where can I find out more about my benefit entitlements?

- Visit our website at [csc.gov.au](http://csc.gov.au)
- See our **Transition to retirement** factsheet.
- Get a benefit estimate by contacting us or using **Member Services Online**.
- 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.



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.

## Preservation age restrictions

If you have reached your minimum retiring age at the time you cease scheme membership, you must have also reached your preservation age in order to be entitled to start receiving your benefit. Your preservation age is based on your date of birth as follows:

Date of Birth	Preservation age
Before 1/7/1960	55 years
1/7/1960 – 30/6/1961	56 years
1/7/1961 – 30/6/1962	57 years
1/7/1962 – 30/6/1963	58 years
1/7/1963 – 30/6/1964	59 years
After 1/7/1964	60 years

## Section B – Identification requirements

To guard against fraud, money laundering, terrorism financing, you need to provide us with information to verify your identity before your request can be processed. The identification documents you send us will be verified electronically using a Document Verification System, or you can provide certified copies of your documents with your application. If you supply certified documents, the person certifying them must attest that the documents are true copies, and that you are the valid holder of the identification. Copies of your documents will be scanned and stored on our secure document management system.

## Section C – Benefit options

Transition to retirement arrangements only apply to you if you have either:

- 1 joined an alternative superannuation scheme, to which your employer is contributing more than the minimum Superannuation Guarantee amount (not available to APS employees)  
or
- 2 changed employment conditions (ie you have become a casual or temporary part-time employee) so that you are no longer eligible to remain a CSS member.

In this section, you need to confirm which situation applies to you.

## Members who have not reached minimum retirement age

### Option 1 – Preserve entire benefit

By choosing this option, you are electing to preserve your entire benefit in CSS for either:

- payment at a later date (a deferred benefit)  
or
- payment of a transfer value to an eligible scheme.

Your election to preserve can be made up to one month before, but no later than 21 days after, your cessation date.



Notes continued on next page

**Payment at a later date:**

You can claim a deferred benefit while continuing with the same employer once you have reached minimum preservation age. The table shown under this option on your benefit estimate shows an estimate of the benefit payable at different ages.

**Transfer value to an eligible scheme:**

By choosing this option, you are electing to transfer your entire benefit to an eligible superannuation scheme – please note this is not a rollover. You will no longer be a member of CSS.

To be eligible for this option, you must be a member of an eligible superannuation scheme as a result of your employment, and must become a member within three months of ceasing to be a contributor of CSS. Please refer to the list of eligible superannuation schemes on page 5.

## Members who have reached minimum retirement age

If you have not reached your preservation age at the time you cease CSS membership, the only option available to you is **Option 6a** or **6b**.

**Note:** You are able to lodge your application up to three months in advance of your cessation of membership date and up to three months after.

### Option 2 – Maximum pension

This option gives you a standard CPI-indexed pension together with an additional non-indexed pension funded by your member and productivity components.

As there is a limit on the amount of non-indexed pension you can take, we will pay any excess member and/or productivity component as a lump sum, which must be rolled over to a regulated superannuation fund.

### Option 3 – Maximum pension, lump sum of productivity

This option gives you a standard CPI-indexed pension, an additional non-indexed pension funded by your member component and a lump sum of your productivity component.

As there is a limit on the amount of non-indexed pension you can take, we will pay any excess member component as a lump sum in addition to your productivity component, which must be rolled over to a regulated superannuation fund.

### Option 4 – Standard pension, lump sum of member and productivity

This option gives you a standard CPI-indexed pension plus a lump sum of your member and productivity components, which must be rolled over to a regulated superannuation fund.

### Option 5 – Full lump sum

This option is only available to former provident account members who have reached age 60. It gives you a lump sum based on three times your accumulated basic contributions and fund earnings, plus any supplementary contributions and your productivity component.

You must roll over your lump sum benefit. Please provide rollover fund details in **Section E**.

### Option 6 – Postpone your benefit

This option allows you to postpone some or all of your benefit in CSS for payment at a later date.

When you claim your postponed benefit, your standard pension will be based on your final salary updated by AWOTE, your contributory service at the time you ceased to be a contributor and your age at the date the benefit becomes payable. Postponed benefits must be paid by age 65.

If you postpone your entire benefit, your member and productivity components can be taken as a lump sum or an additional pension. If you elect to claim your member component upon ceasing (either as a lump sum or additional non-indexed pension) your productivity component will only be payable as a lump sum.

Any lump sum benefit must be paid to a regulated superannuation fund.



## Section D – 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.

### Election for reduced initial pension benefit in return for increased spouse's and/or children's pension benefit

If you tick 'yes' we will reduce your pension to 93% of your full pension amount. In return, your eligible spouse will be entitled to 85% of your pension benefit when you pass away. Benefits to eligible children/orphans also increase under this option.

If you tick 'no', your spouse will be entitled to 67% of your pension entitlement at date of death.

You should be aware you can't change your choice if your situation with your spouse and/or children changes after you make this election.

For more information about reversionary benefits, please refer to the **Death benefits** factsheet on the CSC website.

## Section E – Rollover details

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

### Rollover fund nominations

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

We will send all rollover payments electronically to your nominated rollover fund(s). If your fund does not accept electronic payments, the payment will be issued in the form of a cheque and sent directly to the receiving fund. If you do not supply us with an address for the fund, the cheque will be sent directly to you.

## Section F – Superannuation contributions surcharge

You only need to fill in this section if you have an outstanding surcharge debt. Please refer to the **Superannuation contributions surcharge** factsheet if you require further information.

## Section G – Taxation matters

### Start date for taxation purposes

The start date relates to the date your eligible service period (ESP) started and we use it to calculate the various components of your superannuation lump sum payment for taxation purposes. You'll need to contact your personnel section for your ESP date.

Generally, your ESP is the number of days between the date you started APS employment, (which may be earlier than the date you joined CSS) and the date we make your payment. If your CSS membership started before 1 July 1983 and you have a long service leave start date earlier than your CSS start date, that earlier date applies as your ESP start date.

We also include earlier periods of employment for which you paid a transfer value into CSS in your ESP. If this is the case, please fill in the start date of that earlier service.

If you don't show a date in this section, we will use the date you joined CSS as your start date.

### Your Tax File Number (TFN)

If you don't give us your TFN, we are required to deduct tax at the top marginal rate plus the Medicare levy from your benefit. If you're claiming a pension, you should also include a **TFN Declaration form** with your application.

### 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 H – Declaration

If you don't sign this section, your form will be returned to you and your payment may be delayed.

### Privacy

We are collecting the information on this form to determine your entitlement to benefits governing CSS. Where applicable, we will pass on identifying information to the rollover institutions you nominate.

We also pass on information about your CSS entitlements to the ATO, Centrelink and the Department of Veterans' Affairs.

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](http://csc.gov.au) or by contacting us on **1300 000 277**, for the purpose of managing your super. This includes the management of superannuation investments, providing superannuation products and information, the administration of accounts, conducting market research and product development. The privacy policies and notice contain important information about how personal information is handled, including rights to access and update that information and how a complaint about a breach of privacy can be made.

### List of eligible superannuation schemes

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 CSS; and
- the trustee or administrator of the eligible superannuation scheme agrees to accept the transfer

Each of the following is an eligible superannuation scheme:

- AV Super
- DFRDB
- Northern Territory Government and Public Authorities Superannuation Scheme
- Parliamentary Contributory Superannuation Scheme
- QSuper
- Queensland Electricity Supply Industry Superannuation Scheme
- LGIAsuper;
- 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 CSS and no further benefits will be payable.

**End of  
explanatory  
notes**

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been intentionally  
left blank.



# Cessation of scheme membership

## Benefit application

### 2. Form start

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

**A**

#### Personal details

Reference number (AGS)

Cessation date

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

Title

Mr  Mrs  Ms  Miss  Other

Your name

**GIVEN NAME(S)**

**SURNAME**

Date of birth

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

Previous memberships

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

1  2   
3  4

Relationship details

Married  Single  De facto

Start date of de facto relationship (if applicable)

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

Spouse's name

**GIVEN NAME(S)**

**SURNAME**

Spouse's date of birth

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



Commonwealth  
Superannuation  
Scheme

➔ Section A continued on next page





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 Officeror
  - a Non-Commissioned Officer within the meaning of the *Defence Force Discipline Act 1982* with five or more years of continuous serviceor
  - 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 [legislation.gov.au](http://legislation.gov.au)

**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 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 3rd 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.
-  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.

 **Section B continued on next page**

## 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 authorised as a notary public in a foreign country, or by a person who is on a list of persons before whom a statutory declaration may be made and who has a connection to Australia. **For example:** a doctor who is registered in Australia and working overseas, or an Australian Consular Officer. Refer to [ag.gov.au](http://ag.gov.au) and [dfat.gov.au](http://dfat.gov.au) for more information. 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.

**\*Please, don't send original documents.**



# Benefit options

I confirm that:

I have joined an alternative superannuation scheme  
(not available to APS employees)

**OR**

I have changed employment conditions and am no longer eligible  
to remain a CSS member.

Have you reached your minimum retirement age?

**Yes**  
Please go to **Part 2** of this section  
(Benefit options for members who **HAVE** reached minimum retirement age)

**No**  
Please select one of the options below.

## 1. Benefit options for members who have NOT yet reached minimum retirement age

Select only one option.

**Option 1**  
**Preserve entire benefit**  
 **1a: Preserve as deferred benefit**

**OR**

**1b: Pay as transfer value to an eligible scheme**

## 2. Benefit options for members who HAVE reached minimum retirement age

Select only **one** option.

**Note:** If you have not reached your **preservation** age at the time you cease your CSS membership, the only option available to you is **Option 6a** or **6b**.

- Option 2**  
Maximum pension – go to **Section D** for pension payment instructions
- Option 3**  
Maximum pension, lump sum of productivity – go to **Section D** for pension payment instructions, then **Section E** for rollover details. No cash lump sum is available
- Option 4**  
Standard pension, lump sum of member and productivity – go to **Section D** for pension payment instructions, then **Section E** for rollover details. No cash lump sum is available
- Option 5**  
Full lump sum (only available if you are a former provident account member and you have reached age 60) – go to **Section E** to provide rollover details. No cash lump sum is available
- Option 6**  
Postpone your benefit
- 6a: Postpone entire benefit** – go to **Section G**
- OR**
- 6b: Claim lump sum, postpone remaining benefit** – go to **Section E** to provide rollover details. No cash lump sum is available.
- OR**
- 6c: Claim additional pension, postpone remaining benefit** – go to **Section D** for pension payment instructions, then **E** for rollover payment instructions if you have an excess component. No cash lump sum is available.

# D Your pension payment

## 1. Account details for your pension payment

Name of institution

Name of account holder

Branch (BSB) number  -   
Must be six numbers

Account number   
No more than nine numbers

## 2. Election for reduced initial pension benefit in return for increased spouse's and/or children's pension benefit

Do you want to take a reduced pension?

- Yes  No

## E Rollover details

If you are splitting your benefit between two funds, copy this page, complete the details and attach to this form.

Name of fund or RSA	<input type="text"/>
ABN of fund or RSA	<input type="text"/> <small>AUSTRALIAN BUSINESS NUMBER</small>
Membership number (known as Member Client Identifier) for fund or RSA	<input type="text"/>
USI of fund or RSA	<input type="text"/> <small>USI = Unique Superannuation Identifier</small>
Postal address of fund	<input type="text"/> <input type="text"/> <small>SUBURB/TOWN</small> <input type="text"/> <small>STATE</small> <input type="text"/> <small>POSTCODE</small> <input type="text"/>

## F Superannuation contributions surcharge

I would like my outstanding superannuation contributions surcharge debt deducted from either:

- my standard CPI-indexed pension (permanent reduction)
- OR**
- my additional non-indexed pension (permanent reduction)
- OR**
- my lump sum benefit (if applicable).

## G Taxation matters

What is your start date for taxation purposes?

<small>D</small>	<small>D</small>	<small>M</small>	<small>M</small>	<small>Y</small>	<small>Y</small>	<small>Y</small>	<small>Y</small>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

What is your Tax File Number?

- Tick this box if you don't want us to give your TFN to another super fund.

If you have elected to take a pension, you should also complete a **Tax File Number declaration** form (available from the ATO or your personnel section) 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.



# Declaration

I declare that:

- I have been advised to read the **CSS Product Disclosure Statement** before completing this form
- I have been given enough information about the benefit options available to make an informed decision
- 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
- by choosing a benefit option in **Section C**, I understand that I am making a formal election under the provisions of CSS legislation and this benefit election cannot be changed, except in certain circumstances approved by Commonwealth Superannuation Corporation
- I have made an election regarding the reduced pension option in **Section D** (if applicable) and understand that I cannot change this election.

 **Sign**

SIGNATURE

Date signed

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

If you need more information, call **1300 000 277** or email [members@css.gov.au](mailto:members@css.gov.au)



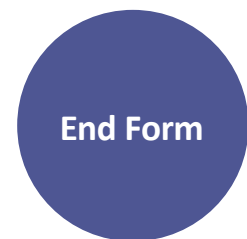
# Member checklist

I have:

- filled in all the sections applicable to me
- completed the Identification requirements in **Section B**
- selected a benefit option in **Section C**
- completed a reduced pension election and account details in **Section D** (pension recipients only)
- provided rollover fund details in **Section E** (for lump sum recipients only)
- attached my completed Tax File Number declaration (for pension recipients only)
- signed the declaration in **Section H**.

### You have now completed this form.

Return it, with any attachments, to your payroll or personnel area for completion of the **Departmental report**. They will then forward the completed form to us. Please take a copy of your completed form for your records.



# 3. Employer report form start

## A Employer report

To be completed by payroll or personnel area

Member's name

Membership number (AGS)

Date of effect\*  /  /

Salary for super benefit purposes at date of ceasing scheme membership

\$

**Note:** This is the member's salary for super benefit purposes as at the date of exit. This can be greater than the salary for super contribution purposes at the last birthday.

What is the pay day of the final contribution (or other final adjustment)?

/  /

What is the amount of this contribution (or adjustment)?

\$

Transition to retirement arrangements only apply in certain circumstances.

Please confirm which of the following apply:

The member has ceased to be an 'eligible employee' by resigning from their current employment and being re-employed by the same employer on a casual or temporary part-time basis.

**OR**

The member has joined an alternative superannuation scheme receiving employer contributions above the minimum Superannuation Guarantee of 9.5%. I confirm that a person with the appropriate authority has agreed to the member participating in these superannuation arrangements.

## B Personnel checklist

**Note:** Failure to provide the documents outlined in this checklist will result in processing delays:

- Yes  N/A Superannuation history printout
- Yes  N/A Details of any part-time hours worked
- Yes  N/A Details of any leave without pay not to count as service



# Certification by employer

I,

GIVEN NAME(S)

SURNAME

being the officer authorised to sign on behalf of the employer, declare the above information is true and correct and certify no variations to contributions will be made subsequent to the ceasing entry shown above.



SIGNATURE

Date signed

/   /

Contact numbers

PHONE

FAX

Email address

@



Need assistance?  
Call us on the phone  
numbers below



Email  
formsandapplications@csc.gov.au



Phone  
1300 000 277



Financial Advice  
1300 277 777



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