



# Deferred Benefit age retirement

## Benefit application

### 1. Explanatory notes

### 2. Form

## Important information about this form

### Before you start

Before you complete this benefit application form, please read the **CSS Product Disclosure Statement (PDS)**.

This form and the **Explanatory notes** are for CSS Deferred Benefit members who have reached their minimum retiring age (generally age 55) and are claiming their Deferred Benefit on age grounds.

**Do NOT** complete this form if you are still employed with the same employer you were with at the time you deferred your CSS Benefit. If this is the case, you should complete a **Deferred Benefit – continuing with the same employer** benefit claim form.

### What we need from you

To help us process your benefit claim quickly, make sure you:

- Fully understand your benefit entitlements.
- See our **Preservation of benefits** factsheet.
- Complete the form fully and accurately.
- Send the completed form to us at the address shown on page 17. 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.



Commonwealth  
Superannuation  
Scheme

➡ About this form continued on next page

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

- Visit our website at [csc.gov.au](http://csc.gov.au)
- See our **Preservation of benefits** factsheet.
- Get a benefit estimate by contacting us or using **CSC Navigator**.
- Contact us at the details 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 return it, with any attachments to:

**CSS**

**GPO Box 2252**

**Canberra ACT 2601**

**AUSTRALIA**

or e-mail to:

**[formsandapplications@csc.gov.au](mailto:formsandapplications@csc.gov.au)**

## Financial advice for your needs and goals

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

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

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

\*Our authorised financial planners are authorised to provide advice by Guideway Financial Services (ABN 46 156 498 538, AFSL 420367). Guideway is a licensed financial services business providing CSC financial planners with support to provide members with specialist advice, education and strategies.

# 1. Explanatory notes start

## Section B: Identification requirements

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

## Section C: Employment details

### Permanently retired 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.

**Note:** giving false or misleading information is a serious offence.

### Continuing employment

Do not complete this form if you are still employed with the same employer. To claim your Deferred Benefit you should instead complete a **Deferred Benefit – continuing with same employer** benefit claim form.

## Section D: Claim date

You must supply 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: Benefit options

### Option 1: Maximum pension

This option is only available if you are over age 55.

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

### Option 2: 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 (subject to cashing restrictions) of your productivity component.

### Option 3: 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, subject to cashing restrictions.



Notes continued on next page

## Option 4: Full lump sum

This option is only available if you are a former provident account member and you have reached age 60. This option gives you a lump sum (subject to cashing restrictions) based on three times your accumulated basic contributions and fund earnings, plus any supplementary contributions and your productivity component.

## Section F: 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 listed 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. Benefits to eligible children/orphans also increase under this option.

If you tick no, should a spouse's pension become payable, 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.

## Section G: 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 listed must be yours.

Once an amount has been paid to you or deposited in your bank account, you cannot subsequently roll it over.

To obtain a benefit estimate, email [members.aps@contact.csc.gov.au](mailto:members.aps@contact.csc.gov.au) or call **1300 000 277**.



### Important: Cashing restrictions

The *Superannuation Industry (Supervision) Regulations 1994* determine how much of a lump sum can be accessed as cash. You can access your entire lump sum benefit as cash if:

- you have reached your preservation age (see table below) and permanently retired from the workforce; or
- you have reached age 60 and no longer work for the employer who contributed on your behalf; or
- you have reached age 65.

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

### Preservation age table

Date of birth	Preservation age
Before 1 July 1960	55
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 H: 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.

### Rollovers

You can nominate up to two funds to receive all or part of your lump sum benefit. You will need to provide the details of the fund/s in this section, unless you nominate **Public Sector Superannuation accumulation plan (PSSap)** or **Commonwealth Superannuation Corporation retirement income (CSCri)** as these details have been prepopulated for you.



Notes continued on next page

CSCri is an account-based income stream for those who wish to keep their lump sum benefit invested in super in retirement. CSC is the Trustee of PSSap ABN: 65 127 917 725 RSE:R1004601 and offers the CSCri. For further information, please read the PSSap and/or CSCri PDS.

We will send all rollover payments electronically to your nominated fund(s). 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. Please make sure you provide 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.

If you have specific instructions relating to cash and rollover payments, these details can be attached separately.

## Section I: 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 for more information.

## Section J: 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 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.

### 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 K: Declaration

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

## 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/](https://csc.gov.au/privacy/)

End of  
explanatory  
notes

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# Deferred Benefit

## Age retirement benefit application

## 2. Form start

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

## Personal details

Reference number (AGS)

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Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other

Your name

Given name(s)

[illegible][illegible]

Surname

[illegible]

Date of birth

D	D	M	M	Y	Y	Y	Y

### Relationship details

☐ Married ☐ Single ☐ De facto

Spouse's name

**Given name(s)**

[illegible][illegible]

Surname

[illegible]

Spouse's date of birth

D	D	M	M	Y	Y	Y	Y

Start date of de facto relationship (if applicable)

D	D	M	M	Y	Y	Y	Y

Your address

Residential address

[illegible][illegible]

Suburb/town

[illegible]

State

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Postcode

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## Commonwealth Superannuation Scheme



Section A continued on next page

Commonwealth Superannuation Corporation (CSC) ABN: 48 882 817 243 AFSL: 238069 RSEL: L0001397  
Trustee of the Commonwealth Superannuation Scheme (CSS) ABN: 19 415 776 361 RSE: R1004649

## Your phone numbers

Would you like to receive an SMS to confirm we have received your application?

Your email address

**B**

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*. CSC may request additional identification documents for verification purposes, where required.

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.

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

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.

**Note:** We require a copy of both sides of your identification document.

 **Section B continued on next page**



## 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.

### Members residing overseas

If you live overseas and provided an overseas bank account, you need to meet 100 points of identification requirement 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](http://ag.gov.au) and [dfat.gov.au](http://dfat.gov.au). Documents provided in a foreign language must be accompanied by a certified translation completed by an accredited translator.

**Please contact us as we require further documents.**

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



## Employment details

Are you permanently retired from the workforce?

☐ Yes☐ No

Please refer to **Section C** in the **Explanatory notes** for the definition of retiring from the workforce.

## Claim date

**Please note that this date cannot be earlier than the date you complete and sign this benefit application form.**

1,

**Given name(s)**

[illegible]

Surname

[illegible]

whose reference  
number (AGS) is

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hereby give written notice to CSC that I wish to claim my deferred benefit on

D	D	M	M	Y	Y	Y	Y

## Benefit options

**Please select only one option.**

- ☐ **Option 1: Maximum pension**—go to **Section F**.
- ☐ **Option 2: Maximum pension lump sum of productivity**—go to **Section F** for pension payment instructions, then **Section G** and/or **H** for lump sum payment instructions.
- ☐ **Option 3: Standard pension, lump sum of member and productivity**—go to **Section F** for pension payment instructions, then **Section G** and/or **H** for lump sum payment instructions.
- ☐ **Option 4: Full lump sum (only available if you are a former provident account member and you have reached age 60)**—go to **Section G** and/or **H**.

## Your pension payment

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

## 1. Account details of your pension payment

Name of institution

[illegible]

Name of account holder

[illegible]

Branch (BSB) number

	-			
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Must be six numbers

Account number

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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

**Your lump sum cash payment  
(if applicable)**

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

I would like my lump sum cash payment to be comprised of either (please choose one):

- ☐ a percentage of the total lump sum
- %

OR ☐ a gross dollar amount of  
\$

OR ☐ the benefit balance after any rollovers.

Name of institution

Name of account holder

Branch (BSB) number

Must be six numbers

 - 

Account number

No more than nine numbers



## Rollover details

I would like to rollover (please choose one):

☐ my compulsorily preserved component **ONLY**  
(if you've selected either **Option 2** or **3** in **Section E**)

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 ☐ the balance after lump sum payment.

If you wish to and are eligible to rollover to Public Sector Superannuation accumulation plan (PSSap) or Commonwealth Superannuation Corporation retirement income (CSCri) please complete **option H1** below.

If you wish to rollover to any other fund or RSA, please complete **option H2**.

### H1. Rollover to PSSap or CSCri

I would like to rollover to: ☐ PSSap ☐ CSCri

Are you already a PSSap or CSCri member? ☐ Yes ☐ No, I have applied for PSSap Ancillary member or CSCri member

If **Yes**, PSSap member number

If **No**, If you are joining PSSap as an Ancillary member, please complete a **Join PSSap as an Ancillary member** form. This form is available as an online form or as a PDF available at [csc.gov.au](https://csc.gov.au). If you complete the PDF version, please send it to the PSSap ([formsandapplications@passap.com.au](mailto:formsandapplications@passap.com.au)) when you provide your **CSS Deferred benefit age retirement benefit application** form to CSS.

If you are joining CSCri please complete the **Apply for CSC retirement income** form available at [csc.gov.au](https://csc.gov.au) and send it to [formsandapplications@passap.com.au](mailto:formsandapplications@passap.com.au) when you provide your **CSS Deferred benefit age retirement benefit application** form to CSS. If you are already a PSSap Ancillary Member your rollover will be paid into your PSSap Ancillary account prior to starting the retirement income stream from CSCri.

#### Details for rollover to PSSap or CSCri

Name of fund	Public Sector Superannuation accumulation plan
ABN of fund	65 127 917 725
USI of fund	65127917725001
Postal address of fund	PSSap Locked Bag 20117 Melbourne VIC 3001
Name of fund	Commonwealth Superannuation Corporation retirement income (part of Public Sector Superannuation accumulation plan)
ABN of fund	65 127 917 725
USI of fund	65127917725002
Postal address of fund	CSCri Locked Bag 20115 Melbourne VIC 3001

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

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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).

What is your start date for taxation purposes?

D	D	M	M	Y	Y	Y	Y

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

 **Section J continued on next page**

3

5



1,

[illegible][illegible][illegible]

D	D	M	M	Y	Y	Y	Y



## i



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