



# Age Retirement Benefit application

1. Explanatory notes
2. Form

## Important information about this form

Before you complete this benefit application form, please read the **CSS Product Disclosure Statement (PDS)**. This form and the **Explanatory notes** are for CSS members who are voluntarily retiring or who are dismissed having reached their minimum retiring age (generally age 55). Do **not** use this form if you have accepted an offer of redundancy, or are ceasing scheme membership and are continuing to work for the same employer.

## What we need from you

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

- Fully understand your benefit entitlements.
- Complete the form fully and accurately.
- Send your application and any supporting documentation directly to us. Instructions are provided at the end of the form.
- If you elect to take a pension or postpone your benefit, it is important 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.

**You are able to lodge your application up to three months in advance of your retirement date and up to three months after.**

## What you can expect from us

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

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

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



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.

\*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.

## 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

If you have reached preservation age but are under age 60, you are considered to be permanently retired from the workforce if you have ceased an arrangement under which you were gainfully employed (i.e. more than 10 hours per week), and you intend never to again become gainfully employed, either on a full-time or part-time basis. If you are over age 60, you are considered to be permanently retired from the workforce if the arrangement under which you were gainfully employed (i.e. more than 10 hours per week) has ended and either you attained age 60 on or before that employment ended, or you intend never to again become gainfully employed, either on a full-time or part-time basis.

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

### Re-employment with another government agency

If you have been offered or have made arrangements for re-employment on a full-time or part-time basis with another department, authority or instrumentality being an approved authority for the purposes of the *Superannuation Act 1976*, you may not yet be entitled to a CSS benefit. For more information, contact [members@css.gov.au](mailto:members@css.gov.au) or call **1300 000 277**.

## Section D: 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.

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, subject to cashing restrictions.



Notes continued on next page

## 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 of your productivity component. If you are under preservation age, your lump sum of productivity component must be preserved in an eligible rollover fund until you have met a condition of release with a nil cashing restriction.

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, subject to cashing restrictions.

## 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.

## Option 4: Full lump sum

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.

**This option is only available to former provident account members who have reached age 60.**

## Option 5: 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. All lump sum benefits are subject to cashing restrictions.

**This option is only available if you are aged less than 65 and are remaining in the workforce.**

## Section E: Your pension payment

### Account details

We can only pay your pension into an Australian account held in your name. If it's a joint account, one of the names 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 or orphans also increase under this option.

If you tick **No**, if a spouse's pension becomes payable, your spouse will be entitled to 67% of your pension entitlement at date of death.

Note that 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 **CSS website**.

## Section F: Your lump sum cash payment

We can only pay your lump sum into an Australian account held in your name. If it's a joint account, one of the names listed must be yours.

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

### Cashing restrictions

The *Superannuation Industry (Supervision) Regulations 1994* determines how much of your lump sum benefit can be accessed as cash. If you:

- have reached your preservation age (see table below) and permanently retired from the workforce; or
- have been diagnosed with a terminal medical condition or are permanently incapacitated; or
- have reached age 65.



Notes continued on next page

You can access your entire lump sum benefit as cash. However, if you have not met one of the above conditions, your access to a cash lump sum will be restricted. The amount that can be accessed as cash—your ‘unrestricted component’—will vary depending on your situation, and is shown in your benefit estimate. Any part of the lump sum exceeding the unrestricted component is classed as ‘compulsory preserved’ and must be paid to a regulated super fund.

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

### Preservation age table

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
From 1 July 1964	60

## Section G: Rollover details

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

### Rollover

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.

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 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.

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

## Section H: 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 I: 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 super 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.



Notes continued on next page

## 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 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 J: – 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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# Age Retirement Benefit application

## 2. Form start

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

### A Personal details

#### Personal details

Reference number (AGS)

Cessation date

/   /

Salutation

Mr  Mrs  Ms  Miss  Other

Your name

GIVEN NAME(S)  
  
  
SURNAME

Date of birth

/   /

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)

/   /

Spouse's name

GIVEN NAME(S)  
  
  
SURNAME



Commonwealth  
Superannuation  
Scheme


➔ Section A continued on next page





## 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
  - 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* 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.



# D Benefit options

Select only one option. All options are subject to relevant cashing restrictions.

- Option 1: Maximum pension**—go to **Section E**
- Option 2: Maximum pension, lump sum of productivity**—go to **Section E** for pension payment instructions, then **F** and/or **G** for lump sum payment instructions.
- Option 3: Standard pension, lump sum of member and productivity**—go to **Section E** for pension payment instructions, then **F** and/or **G** 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 F** and/or **G** for **lump sum payment instructions**.
- Option 5: Postpone your benefit** (only available if you have not left the workforce).
  - 5a: Postpone entire benefit—go to **Section J**
  - OR**
  - 5b: Claim lump sum, postpone remaining benefit—go to **Section F** and/or **G** for lump sum payment instructions
  - OR**
  - 5c: Claim additional pension, postpone remaining benefit—go to **Section E** for pension payment instructions, then **F** and/or **G** for lump sum payment instructions if you have an excess component.

# E 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

# F Your lump sum cash payment (if applicable)

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

# G 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 D**)

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 cash 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 G1** below.  
 If you wish to rollover to any other fund or RSA, please complete **option G2**.

## G1. Rollover to PSSap or CSCri

I would like to rollover to:  PSSap  CSCri

Are you already a PSSap Member?  Yes  No

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**. If you complete the PDF version, please send it to the PSSap details provided below when you provide your **CSS 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** and send it to the CSCri details provided below when you provide your **CSS 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	<b>Public Sector Superannuation accumulation plan</b>
ABN of fund	<b>65 127 917 725</b>
USI of fund	<b>65127917725001</b>
Postal address of fund	<b>PSSap Locked Bag 20117 Melbourne VIC 3001</b>
Name of fund	<b>Commonwealth Superannuation Corporation retirement income (a part of Public Sector Superannuation accumulation plan)</b>
ABN of fund	<b>65 127 917 725</b>
USI of fund	<b>65127917725002</b>
Postal address of fund	<b>CSCri Locked Bag 20115 Melbourne VIC 3001</b>

**G2. Rollover to other fund or retirement savings account (RSA)**

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"/>		
	<input type="text"/>		
	<b>AUSTRALIAN BUSINESS NUMBER</b>		
ABN of fund or RSA	<input type="text"/>		
Membership number (known as your Member Client Identifier) for fund or RSA	<input type="text"/>		
	<b>USI = UNIQUE SUPERANNUATION IDENTIFIER</b>		
USI of fund or RSA	<input type="text"/>		
Postal address of fund	<input type="text"/>		
	<input type="text"/>		
	<b>SUBURB</b>	<b>STATE</b>	<b>POSTCODE</b>
	<input type="text"/>	<input type="text"/>	<input type="text"/>



# 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).



# K Checklist

I have:

- filled in all the sections applicable to me
- completed the identification requirements in **Section B**
- selected a benefit option in **Section D**
- completed a reduced pension election and account details in **Section E**
- completed cash payment and account details in **Section F** (if applicable)
- included rollover fund details for my compulsorily preserved amount in **Section G** (if applicable)
- attached my completed Tax File Number declaration (for pension recipients only)
- signed the declaration in **Section J**.

## You have now completed this form

Please return it, along with any attachments, to:

**CSS**  
**GPO Box 2252**  
**Canberra ACT 2601**

or email to:

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

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



Please submit your completed form directly to us. We'll contact your employer to obtain the information we need from them. We'll do our best to action your application as quickly as possible after your cease date, however delays in processing may occur if:

- your application is not completed fully or is invalid
  - you don't provide sufficient identification
- we need to wait for information from your employer or
  - your benefit requires manual calculation.

We'll let you know if any of these apply to your benefit application.

**End Form**



**Email**  
members@csc.gov.au



**Phone**  
1300 000 277



**Financial Advice**  
1300 277 777



**Post**  
CSS  
GPO Box 2252  
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**Web**  
csc.gov.au



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