



# Rolling money into the PSS

## Who should read this?

Any contributing PSS member who has other super accounts they would like to transfer to the PSS.

## What is in this fact sheet?

- > What you should know up front
- > Combine your super and save
- > What payments can I roll in?
- > Is there a time limit?
- > What happens to money I roll in?
- > What happens if I leave my job?
- > Transfer to the PSS in three easy steps
- > Where can I get more information?
- > Application to pay in a transfer amount

## What you should know up front

It is important that you read the disclaimer at the end of this fact sheet. Before making any decisions, please read the **PSS product disclosure statement** and consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor.

## Combine your super and save

Keeping track of your super is vital if you want your retirement savings to meet your needs when you finish working.

The more super accounts you have, the more accounts you need to keep track of and consider when planning for your retirement.

## What payments can I roll in?

You can roll an eligible lump sum into your PSS account if you are a contributor.

The lump sum must be either:

- > an eligible super lump sum from another fund (except for an invalidity benefit);
- > any amount payable under the *Superannuation Guarantee (Administration) Act 1992*.

## Is there a time limit?

No.

## What happens to money I roll in?

Your roll-in amount becomes part of your PSS benefit, but we have to pay it to you as a lump sum. However, you will not be able to withdraw the roll-in amount until you are no longer a PSS member.

The roll-in amount attracts fund earnings until you claim the benefit.

We can find the fund earning rates at [www.pss.gov.au](http://www.pss.gov.au)

## What happens if I leave my job?

When you leave the PSS, your roll-in amount becomes part of your PSS benefit.

Once you leave the PSS, you may claim any non-preserved component as cash, or you can preserve it in the PSS with the balance of your benefit (subject to your SIS upper limit). The SIS upper limit is the amount you could have taken as a cash lump sum had you been retrenched on 1 July 1999. Your member statement shows your SIS upper limit.

You must keep the preserved component of the transfer amount in the PSS, or another complying super fund, until you reach your preservation age and retire from the workforce.

If you joined the PSS after 1 July 1999, your SIS upper limit is zero.

## Where can I get more information?

EMAIL [members@pss.gov.au](mailto:members@pss.gov.au)

PHONE 1300 000 377

FAX 02 6272 9613

MAIL PSS  
PO Box 22  
Belconnen ACT 2616

WEB [www.pss.gov.au](http://www.pss.gov.au)

## Transfer to the PSS in three easy steps

### Step 1

Fill out the **Application to pay in a transfer amount** form, at the end of this fact sheet.

### Step 2

Tell your old fund that you want to transfer your benefits to the PSS. If they ask you for the policy number of your new fund, you should quote your AGS number. If they need the fund number for the PSS, quote 158 331 948.

### Step 3

Ask for the cheque to be made payable to 'The Public Sector Superannuation Scheme'. The fund will send the cheque directly to us at:

ComSuper  
PO Box 22  
Belconnen ACT 2616.

For more information contact us on **1300 000 377**.

### Warning - This Document Contains General Advice or Information Only

Any advice in this document has been prepared without taking account of your personal objectives, financial situation or needs. Because of this, you should, before acting on any advice in this document, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs.

You may wish to consult a licensed financial planner to do this.

Australian Reward Investment Alliance (ARIA)  
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Trustee of the Public Sector Superannuation Scheme (PSS)  
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