



The facts about

Rolling Money into the PSS

Who should read this

Any **contributing** member with other superannuation accounts that they may wish to transfer to the PSS.

What is in this fact sheet

- > 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 you get more information?
- > Application to pay in a transfer amount

Combine your super and save

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

The more superannuation 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 in an eligible lump sum into your PSS account **provided you are a current contributor**.

The lump sum must be either:

- > a Superannuation Lump Sum (as described under the taxation legislation);
- > a superannuation payment relating to your previous employment (other than an invalidity benefit); or
- > any amount payable under the *Superannuation Guarantee (Administration) Act 1992*; or
- > an amount payable under the *Superannuation (Government Co-contribution for Low Income Earners) Act 2003*.

Is there a time limit?

No.

What happens to money I roll-in?

Your roll-in amount becomes part of any PSS benefit you are entitled to receive from the Scheme, but it will be paid as a lump sum.

However, you will not be able to withdraw the roll-in amount until you have ceased to be a PSS member.

The roll-in amount attracts fund earnings until the benefit is claimed.

Fund earning rates are published on our website at www.pss.gov.au

What happens if I leave my job?

When you cease PSS membership, your roll-in amount becomes part of the PSS benefit you are entitled to receive.

Once you have left 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 preserved component of the transfer amount must be held by the PSS, or another complying superannuation fund, until you reach your preservation age and retire from the workforce.

* The amount a member could have taken as a cash in hand lump sum had they been retrenched on 1 July 1999. Your SIS Upper Limit is shown on your Member Statement.

If you joined the PSS after 1 July 1999, your SIS Upper Limit is zero.

Transfer to the PSS in three easy steps

Step 1

Complete the PSS form, Application to pay in a transfer amount, which is attached to this fact sheet.

Step 2

Advise the fund administrator of 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 require the Fund Number for the PSS, quote 158 331 948.

Step 3

Request the cheque be made payable to: 'The Public Sector Superannuation Scheme'. The fund will send the cheque directly to ComSuper, the administrator for the PSS, at:

ComSuper
PO Box 22
Belconnen, ACT 2616.

For more information on how to transfer payments into the PSS contact our PSS Information Officers on **1300 000 377**.

Where can you get more information?

EMAIL 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

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)
ABN: 48 882 817 243 AFSL: 238069 RSE Licence no: L0001397,
Trustee of the Public Sector Superannuation Scheme (PSS)
ABN: 74 172 177 893 RSE: R1004595



Australian
Reward
Investment
Alliance

PSS Application to pay in a transfer amount

PLEASE USE BLOCK LETTERS

GIVEN NAMES

I,

FAMILY NAME

YOUR ADDRESS

STATE

POSTCODE

CURRENT AGS NUMBER

(Your AGS number may be obtained from
your employer or your Member Statement)

YOUR WORK PHONE NUMBER

YOUR HOME PHONE NUMBER

apply to have a Superannuation Lump Sum Payment, paid to me by the undermentioned scheme, treated as a transfer amount into the Public Sector Superannuation Scheme (PSS).

DETAILS OF FORMER SUPERANNUATION SCHEME

NAME OF FORMER SCHEME

SCHEME ADDRESS

STATE

POSTCODE

SCHEME REFERENCE NUMBER OR POLICY NUMBER,
OF YOUR OLD SCHEME

SCHEME CONTACT NAME

SCHEME PHONE NUMBER

DECLARATION TO PAY A TRANSFER AMOUNT

I have read the fact sheet 'The Facts About Rolling Money into the PSS' and I understand when a transfer amount can be withdrawn from the PSS.

I DECLARE THAT:

I have contacted my previous fund and arranged for the transfer of funds to the PSS.

SIGNATURE

DATE

DAY	MONTH	YEAR
<input type="text"/>	<input type="text"/>	<input type="text"/>

WHEN COMPLETED, please send this form to:

PSS
PO Box 22
BELCONNEN ACT 2616

You will also need to contact your other fund(s) and complete their paperwork as well, before rolling over your other super into the PSS.

PRIVACY

ARIA and our administrator, ComSuper, are committed to protecting any information you give us. Your information will be used to contact you and your former superannuation fund if we need to.

Your information will not be used for any other purpose or disclosed to another party, unless:

- > you authorise us to do so
- > it is required by Law