



Preserved benefit

‘Member Contributions’/‘Transfer Value’ claim form and information leaflet

Before completing this benefit application form, you are advised to read the **PSS Product Disclosure Statement** at www.pss.gov.au or call 1300 000 377.

The attached benefit application form should be completed by preserved benefit members of the Public Sector Superannuation (PSS) Scheme who are claiming ‘**member contributions**’ or electing to have a ‘**transfer value**’ paid to an ‘**eligible superannuation fund**’ declared by ARIA for the purposes of Rule 6.8.1 of the Public Sector Superannuation (PSS) Scheme.

Read this first

These explanatory notes are intended to assist you to complete the attached benefit application form. They are not intended to provide a detailed explanation of your benefit options.

It is suggested that you separate the notes from the form (if joined) so that you can refer to them as you complete the application form.

Where can you find out more about your benefit entitlements?

There are many ARIA publications that explain the various benefit options which are available to you. Before completing this benefit application form, you are advised to read the **PSS Product Disclosure Statement** at www.pss.gov.au or call 1300 000 377.

Detailed information on your options can be found in the **PSS Super Book**. Please use this book as your reference when you are deciding on your election options. There are also fact sheets on *Tax and your PSS Benefit* which you should read. These can be downloaded from the PSS website at www.pss.gov.au

Other sources of information include the following:

- > Our Call Centre can provide details of your benefit entitlement, explain the benefit options and provide information on the value of your prospective benefits. For more information:
 - Telephone 1300 000 377
 - Facsimile (02) 6272 9613,
 - Email: members@pss.gov.au
- > It is in your interest to seek professional advice before you make a decision on a benefit. We cannot provide you with financial advice.

See also **Section C—Information Acknowledgment**, to complete an acknowledgment that you have received sufficient information to make an informed decision about how you would like your benefit paid.

Forms you need to complete when claiming member contributions or electing to have a transfer value paid

- > the attached Benefit Application form;
- > if you have paid a Transfer Amount into the PSS you may wish to complete an SR-Supplement form in relation to how you would like your Transfer Amount benefit paid (refer to section D4).

The benefit application form

Your accurate completion of the Benefit Application form allows ComSuper to process the application as soon as possible after a claim has been made. Take care when completing this form. If you do not complete the Benefit Application form correctly, the processing of your benefit will be delayed, or may be paid incorrectly.

Section A — Personal details

Please complete all the boxes in this Section. It enables us to identify you and any other potential beneficiary, and tells us where we can contact you.

Relationship details

Details of your relationship status, including same sex or opposite sex de facto relationships, should be provided. You may wish to include a copy of your marriage certificate or registered relationship certificate with your application. This would speed up the process in the event that a spouse's benefit becomes payable.

For the definition of a spouse in relation to death benefits see the **Death benefits** fact sheet at www.pss.gov.au

Contact details

The postal address you provide is where all correspondence will be sent.

A contact phone number is also required in case we need to contact you regarding the payment of your benefit.

If you have an email address, inclusion of your current email address will be helpful.

Section B — Identification requirements

To protect against fraud, money laundering, terrorism financing and safeguard your benefit, we need you to provide documentation to prove your identity before we can process your benefit.

You need to provide certified copies of four identifying documents listed in Section B on the application form. The person certifying the documents must attest that the documents are true copies, and that you are the valid holder of the identification.

We will store copies of identification electronically in a secure environment and securely destroy the paper copies. We will use all copies only for the purpose of confirming your identity.

If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy.

Section C — Employment details

You must sign the employment status Declaration in all cases. **Note:** There are penalties for making false declarations in respect of claims for benefits.

Employment

If you have been re-employed in a full-time or part-time capacity with another Department, Authority or Instrumentality being an 'approved authority' for the purposes of the *Superannuation Act 1990*, then you **will not be entitled** to claim your member component or elect to have a transfer value paid.

You should contact us on **1300 000 377** for advice **before** completing this section if you are unsure of the approved authority status of your employer.

Section D — Information acknowledgment and preliminary matters affecting your benefit entitlement

D1—Information acknowledgment

Please complete this acknowledgment that you have received and understood sufficient information to be able to make an informed choice of how you would like your benefit paid and that you have been advised to read the **PSS Product Disclosure Statement** before completing this form.

You are making a formal election under the provisions of the *Superannuation Act 1990*. This election is binding and cannot normally be changed, although ARIA may, at its absolute discretion, agree to cancel an election in certain circumstances.

Information sources are shown at the start of these explanatory notes and it is **strongly recommended** that you make use of them **before** proceeding to complete this application form.

Members who have left the Scheme on or after 1 July 1999 are required to preserve that part of their member component that exceeds their SIS Upper Limit.

This means that, if you joined the PSS after 1 July 1999, you are not entitled to a lump sum cash benefit. The only benefit option available, if you qualify, is to have a Transfer Value paid to another Eligible Superannuation Scheme (Section F—Option 2).

D2—Superannuation contributions surcharge

A superannuation surcharge is payable by members whose adjusted taxable income (taxable income plus the value of employer contributions to their superannuation) exceeded certain levels before 1 July 2005. Also, members who had declined

to provide their tax file number (TFN) for superannuation purposes may have had surcharge assessed.

The surcharge was abolished from 1 July 2005 however any existing liabilities prior to this date must still be met.

If you had a surcharge debt advised to you, by either the ATO or PSS, and you have not paid off the debt, this debt will be actioned as per your benefit application.

If the ATO advises you of a surcharge liability after the date you take your benefit, you should pay the debt direct to the ATO.

D3—Transfer amounts paid into the PSS Scheme

If you choose Option 1 and do not advise us otherwise by completing an SR-Supplement form, in relation to your Transfer Amount, your Transfer Amount will be included in the amount left preserved in the PSS.

Should you wish to obtain an SR-Supplement form please contact us, or visit the PSS website at www.pss.gov.au.

If you qualify to have a Transfer Value paid to another Eligible Superannuation Scheme (Section F—Option 2), then any Transfer Amount you have paid into the PSS will be included in the total amount paid as a Transfer Value.

Section E — Claim date

You must provide a claim date when completing your benefit application form. If you do not nominate a date the benefit application form will be returned to you. The claim date cannot be earlier than the date you complete this application.

Section F — Benefit options

This section contains the benefit options that are available to PSS members who have initially elected to preserve all the benefit in the Fund. Each option requires a signed election by the applicant for the benefit choice to be valid. **Only make one choice**, otherwise your benefit application will be invalid and payment will be delayed.

Option 1—Take part of your benefit as lump sum—balance remains preserved in the PSS (this option is not available if you joined the PSS on or after 1 July 1999)

If you want to take the accumulated member component as a lump sum, select this option. The lump sum will be paid in accordance with your instructions in Section G.

The amount you can take as a lump sum will be limited to the lesser of:

- > your member contributions and earnings, or
- > your SIS Upper Limit amount (refer to Section D2).

Option 2—Payment of a transfer value to another eligible superannuation scheme

(Note: This is NOT a rollover for superannuation purposes)

If all member contributions remain preserved in the PSS you may be eligible to have a transfer value paid to another eligible superannuation scheme. The preserved benefit may be transferred to one of a small group of public sector superannuation schemes which have reciprocal rights with the PSS.

A list of those schemes, currently eligible to receive a transfer value, is attached at the end of these Explanatory Notes.

If you have an outstanding surcharge debt it will be deducted from the lump sum benefit before it is transferred.

When completing this section you should include sufficient information to enable us to identify the rollover fund or RSA such as the name and Australian Business Number (ABN). You must also provide your Membership Number for the eligible fund or, if you have not yet been issued with a Membership Number, a Superannuation Product Identification Number (SPIN). These details can be obtained from the eligible fund concerned. Failure to provide these details will result in delays in the payment of your benefit.

The information requested at Section G is also required.

Section G — Benefit payment arrangements

This section allows you to nominate (subject to proportioning) how your lump sum will be paid.

All rollovers must be made to a complying superannuation fund, rollover fund, Retirement Savings Account (RSA), or be used to purchase an annuity.

PSS will not deduct tax from any amount rolled over to a rollover fund, however the untaxed components of the lump sum will be taxed at 15% by the receiving fund. This will alter the nature of the amount from 'untaxed' to 'taxed'.

A higher rate of tax will apply to transfers over \$1.1 million from an untaxed scheme to a taxed scheme.

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

Lump sum payments

G1—Lump sum cash payment

This section allows you to advise what portion of your lump sum is to be paid in cash. You are able to select

a gross dollar amount, a percentage of the lump sum amount, or if you have selected a rollover in Section G2, the balance of the lump sum benefit.

You also have to complete bank account details in sections G3 to G7, to advise us where the cash payment is to be made.

G2—Eligible rollover fund

You can nominate two rollover funds or RSAs to receive all or part of your lump sum benefit. Complete one nomination if you are going to rollover your complete benefit to one fund. Complete both nominations to provide details of a second fund if you are going to split the amount.

All rollover cheques will be made payable to your nominated rollover fund(s) and, unless you specify otherwise, sent C/- you at your home address.

When completing this section you should include sufficient information to enable us to identify the rollover fund or RSA such as the name and Australian Business Number (ABN). You must also provide your Membership Number for the rollover fund or RSA or, if you have not yet been issued with a Membership Number, a Superannuation Product Identification Number (SPIN). These details can be obtained from the rollover fund or RSA concerned. Failure to provide these details will result in delays in the payment of your benefit.

Bank account details

Complete this section if you are electing to receive a cash lump sum as all or part of your benefit.

G5—BSB Number

Please ensure that you include your financial institution's Bank and State Branch (BSB) code, otherwise your payment may be delayed. If you do not know the BSB code, ask your financial institution.

G6—Account number

Please ensure that you use a correct account number. Note that it has a maximum of nine (9) digits and is not necessarily the same as your Automatic Teller Machine (ATM) access card number.

It is very important that these details are correct and legible, as incorrect BSB or account numbers can lead to payments going astray or being returned to us.

Return of payment from the banking system and re-issue can take a minimum of two weeks to finalise.

G7—Account name

Benefit payments can only be made to an account that is in your name. The account can be in your name alone, or in joint names. If it is a joint account one of the names must be yours.

Section H — Taxation matters

H1—Start date for taxation purposes

For taxation purposes, your lump sum benefit is called a Superannuation Lump Sum Payment.

The start date relates to the date your Eligible Service Period (ESP) commenced and is used to calculate the various components of your Superannuation Lump Sum Payment for taxation purposes.

Generally, your ESP is the number of days between the date you commenced your current employment (which may be earlier than the date you joined the CSS or PSS), and the date your payment is made. If you were formerly a CSS member who commenced membership before 1 July 1983 and you have a Long Service Leave start date, that earlier date applies as your ESP start date. Earlier periods of employment for which you paid a transfer value into the CSS or PSS are added to your ESP. If this is the case, please fill in the start date of that earlier service.

If you do not show a date in this section, we will use the date on which you joined the PSS Scheme as your start date (unless you transferred from the CSS Scheme, in which case your CSS start date will be used).

H2—Your Tax File Number

In accordance with the *Taxation Laws Amendment (Tax File Numbers) Act 1988*, we are required to deduct PAYG tax at the top marginal rate plus the Medicare levy from benefits if a person does not provide a Tax File Number (TFN).

If you have not been issued a TFN you should lodge an *Australian Taxation Office Application/Enquiry* form with the Australian Taxation Office (ATO). Forms are available at www.ato.gov.au or all ATO branches. You must provide proof of identity at the time you lodge the form.

H3—Approval to advise your TFN to rollover fund

We will provide 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.

After your benefit is paid

Documents you may receive from us

After your benefit has been paid, you will receive some documents associated with your entitlements.

Depending on which benefit you choose, these documents may include:

- > a benefit payment letter, advising you of your benefit entitlement and when your payment will be made;
- > a Rollover Benefits Statement, in duplicate for each rollover nominated in Section G, which shows that breakup, for taxation purposes, of each rollover you nominate;
- > a PAYG Payment Summary in duplicate, for any lump sum cash payment;

- > a rollover payment cheque (or cheques), made payable to your nominated rollover fund(s); and
- > an annual information statement if you preserved all or part of your benefit in the PSS.

Do NOT lose these documents. They may be required to complete tax returns, lodge rollovers, or apply for Centrelink benefits etc. It will take some time to issue replacements.

Rollover requirements

Rollover cheques are sent to you at the postal address you nominate on your Benefit Application form. **It is your responsibility to lodge them with the rollover fund with a copy of the Rollover Benefits Statement.**

Note: Do not send any rollover forms to us.

What next?

When you have completed your Benefit Application form, the completed form should be sent to us at the address shown on page 13.

Note: We cannot process the payment of your benefit until after the date you have nominated as the date from which your preserved benefit is to be paid. You may, however, submit your application form before this date. This will allow us to check that all documentation and information has been provided.

Remember, the sooner we get your correctly completed application form, the less likelihood there is of any delay in the processing of your benefit.

Privacy

ARIA and its Administrator, ComSuper are collecting the information on this form for the following reasons:

- > to confirm your identity
- > to assess your eligibility for payment of the benefit
- > to pay your benefit
- > to contact you.

ARIA and ComSuper are committed to protecting any personal information we hold about you. Your information will not be used for any other purpose or disclosed to another party unless:

- > you authorise us to do so
- > the disclosure is authorised by law. This may include disclosing your personal information to other Government agencies that have specific legislative authority to collect this information as required by policy and legislation. We will not disclose your personal information to these agencies unless it is lawful to do so.

Change of address

If you receive a pension it is very important that you advise us of any change in your postal address or your bank account details. This will enable us to forward information to you each year regarding your benefit. All enquiries: 1300 000 377

Eligible superannuation schemes

Payment of a transfer value on exit from the PSS

A 'Transfer Value' of a member's total equity in the PSS may be paid to an '*eligible superannuation scheme*' when the member ceases PSS membership and transfers to an employer covered by one of the eligible schemes listed. Such total equity will include any 'transfer amounts' paid into the PSS by the member during the period of his or her membership.

An '*eligible superannuation scheme*' is one that has been declared by the Trustees, for the purposes of Rule 6.8.1 of the Public Sector Superannuation (PSS) Scheme.

These are not 'rollovers'—see section E for details of rollovers.

Eligibility provisions

To be accepted as a valid election, it is necessary for the **member to be actively employed** by the employing body that sponsors, or is covered, by the provisions of the eligible scheme, and for the Scheme administrators to have indicated that they will accept the transfer of equity by the member.

These provisions do not apply to any other superannuation schemes.

Eligible schemes

- > AV Super (previously known as the CAA Staff Superannuation Fund)
- > Defence Force Retirement and Death Benefits Scheme (DFRDB)
- > Northern Territory Government and Public Authorities Superannuation Scheme
- > Parliamentary Contributory Superannuation Scheme
- > QSuper
- > Queensland Electricity Supply Industry Superannuation Scheme
- > Queensland Local Government Employees Superannuation Scheme
- > Queensland Parliamentary Contributory Superannuation Scheme
- > UniSuper Accumulation 2 Plan.

SECTION B — Identification requirements

To protect against fraud, money laundering, terrorism financing and safeguard your benefit, we need you to provide documentation to prove your identity. Please be aware that under some circumstances we may request further information from you.

To do this, you will need to provide certified copies of **one** document from column A in the table below **AND** certified copies of **three** documents from column B.

A	B
Passport (current or expired by less than two years)	Medicare card
Birth certificate or extract, issued by an Australian or foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A current statement from a financial institution with the same address and name as on the application and not more than three months old. This statement must be the account that you are requesting payment into
Birth card issued by a state registry of births, deaths and marriages	Copy of an electricity bill with the same address and name as on the application
Australian citizenship certificate	Copy of a telephone bill with the same address and name as on the application
Current drivers licence or permit issued by state or territory or foreign government	Copy of a gas bill with same address and name as on the application
Current identification card issued to a public sector employee	Copy of a rates bill with same address and name as on the application
An identification card issued to a student at a tertiary education institution	Valid credit card
Pension or other social security benefit card	A document from column A not yet provided
Proof of age card issued by a state or territory, containing your photograph	Copy of a tax return letter from the Australian Taxation Office with the same address and name as on the application
A national identity card, containing your photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	A letter from Centrelink or Department of Veterans' Affairs with the same address and name as on the application
Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	

For example, you could provide a copy of your birth certificate (from Column A) and copies of your Medicare card, a phone bill and an electricity bill (from Column B).

If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy. We will store copies of identification electronically in a secure environment and securely destroy the paper copies. We will use copies only for the purpose of confirming your identity.

All copies of documents provided must be certified as true and correct copies of the original by one of the following:

- > a legal practitioner enrolled on the roll of a supreme court or the high court of Australia
- > a judge or magistrate of a court
- > a chief executive officer of a Commonwealth court
- > a registrar or deputy registrar of a court
- > a Justice of the Peace (JP)
- > a notary public
- > a police officer
- > an agent or permanent employee of the Australian Postal Corporation in an office supplying postal services to the public
- > an Australian consular officer or an Australian diplomatic officer
- > a finance company officer with two or more years of continuous service with one or more finance companies
- > a person employed by or an authorised representative of the holder of a financial services licence with two or more continuous years of service
- > a member of the Institute of Chartered Accountants (ICA), Certified Practising Accountants (CPA Australia) or National Institute of Chartered Accountants (NIA) with two or more years of continuous membership.

The certifying authority also must confirm in writing that you are the valid holder of the identification that you are presenting and that any copies are true copies of the original.

The certification must include the name, address, occupation, telephone number and registration number (if applicable) of the certifying authority.

SECTION H — Taxation matters

H1. What is your start date for taxation purposes?

(See Section G in the Explanatory Notes)

DAY			MONTH			YEAR		
		/			/			

H2. Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. We may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving us your TFN will have the following advantages (which may not otherwise apply):

- > we will be able to accept all types of contributions (subject to scheme rules);
- > the tax on contributions to your superannuation account/s will not increase;
- > other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits, and
- > it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

If you have already provided your TFN to us, you are under no obligation to provide it again in this application.

What is your Tax File Number?

H3. Select this box if you do not want us to pass on your TFN

Tax File Number Declaration

H4. Pension recipients should also obtain and complete a *Tax File Number Declaration* form (obtainable from the ATO) in order to claim any available tax offsets and deductions. **Attach the completed Declaration to this application form.**

Please proceed to the checklist

Member checklist

Have you:

- read all the explanatory notes, received a benefit estimate, and any other information you require to make an informed choice?
- filled in all the sections applicable to you?
- signed the Information Acknowledgment at Section D?
- signed an election option in Section F?
- completed any rollover details in Section G2?
- completed the Bank Account details in Sections G3 to G7?
- provided your Tax File Number in Section H2?
- attached your completed **Tax File Number Declaration** (for pension recipients only)?
- attached certified copies of documents requested in Section B to prove your identity?
- attached a copy of your marriage certificate or registered relationship certificate (if applicable)?

YOU HAVE NOW COMPLETED THIS FORM

Please return it to: PSS, PO Box 22, BELCONNEN ACT 2616