



# Age Retirement

## Benefit Application Form & Information Leaflet

Before completing this benefit application form, you should read the **PSS product disclosure statement** at [www.pss.gov.au](http://www.pss.gov.au) or call 1300 000 377.

**The explanatory notes form part of the benefit application and both parts should be provided to members.**

The attached benefit application form and explanatory notes are to be used by members of the Public Sector Superannuation (PSS) Scheme who are voluntarily retiring or who are dismissed having reached their minimum retiring age (generally age 55).

**Do not complete this form if you are:**

- > A member who is ceasing Scheme membership due to the sale, transfer, or outsourcing of an organisation, business, service, asset or function, and who has accepted an offer of employment with the purchaser, transferee or provider. Instead, refer to form **Sale of Asset Benefits (SRR3-PSS)**.
- > A member who has been involuntarily retired or who has accepted an offer of retrenchment or redundancy from your employer. Instead, refer to form **Involuntary Retirement (SRR1-PSS)**.
- > A member who is under minimum retiring age (generally age 55). Instead, refer to form **Cessation of Employment (SR1-PSS)**.

See your Personnel Section if you fit into one of these categories.

## Read this first!

These explanatory notes are intended to assist you 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?

This application requires you to complete an acknowledgment that you have received sufficient information to make an informed decision about your benefit options.

There are many 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](http://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 publications such as **Tax and your PSS Benefit and Preservation of Benefits** that you should read. These are available from your Personnel Section or the PSS website at [www.pss.gov.au](http://www.pss.gov.au)

Alternatively you can:

- > phone us on 1300 000 377
- > email [members@pss.gov.au](mailto:members@pss.gov.au)
- > estimate the potential value of your benefit options using the i-Estimator, also available on the PSS website. You will need an Access Number to use this service.

It is in your interest to seek professional advice before making a decision on your benefit. We cannot provide you with financial advice based on your objectives, financial situation and needs.

## Forms you need to complete when you cease PSS membership

- > the attached benefit application form
- > an **SR-Supplement**—if you have a transfer value amount(s) (See section C4)
- > if you elect to receive a pension as your benefit, you will need a Tax File Number (TFN) Declaration, obtainable from the Australian Taxation Office (ATO), your Personnel Section, or designated newsagents that distribute ATO forms.

## The benefit application form

Your accurate completion of the benefit application form allows us to process the application as soon as possible after the date of your retirement. 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 for death benefits, see the **Death benefits** fact sheet at [www.pss.gov.au](http://www.pss.gov.au)

#### Contact details

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

Contact phone numbers are also required in case we need to contact you regarding the payment of your benefit. Your current work number is useful if you submit your application form before the date of exit, as this will allow us to check information with you quickly.

If you have email access, either at work or at home, inclusion of your current email address will be helpful.

## Section B - 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.

### ‘Retiring from the workforce’

Members who are ‘*gainfully employed*’ within the meaning of the *Superannuation Industry (Supervision) Act 1993* [SIS Act] for at least 10 hours per week are taken as having remained in the workforce.

### Re-employment

If you have been offered, or made arrangements for re-employment, 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 may not be entitled to a PSS benefit.

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 prospective employer.

### About your former employment

Please provide the name of your former employing department, agency or organisation.

## Section C - Information acknowledgment and preliminary matters affecting your benefit entitlement

### C1 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.

### C2 - Compulsorily preserved amounts—members who are not retiring from the workforce

Restrictions on benefit options apply to members who are under age 60 and have not retired from the workforce (see definition of retiring from the workforce in **Section B**).

If you are in this situation, the only benefit options available to you are:

- Option 1 Preserve your entire benefit in the PSS until you leave the workforce  
or
- Option 2 Take part of your benefit as a lump sum and preserve the balance in the PSS until you retire from the workforce.

(See **Section D—Benefit Options** for more information)

These restrictions do not apply if you are over age 60 or if you are under age 60, and have retired from the workforce.

### C3 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 the 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.

### C4 Transfer amounts paid to the PSS

The treatment of your ‘*Transfer Value Amount*’ paid into the PSS is dependent upon when it was paid. A transfer amount paid after 31 December 1995 is treated differently to an amount paid before that date unless it is related to:

- > employment during a period of LWOP that commenced, or
- > prior employment that ceased before 1 January 1996.

#### C4.1 Transfer value amounts paid to the PSS before 1 January 1996

Generally, your transfer amount will be treated as part of your total benefit and will be paid exactly as you have elected. For example:

- > **if you choose to preserve your total benefit** (Option 1), your transfer amount(s) will be preserved in the Scheme
- > **if you choose to receive your total benefit as a pension** (Option 4), any transfer amount(s) will also be paid as a pension
- > **if you choose a pension/lump sum combination** (Option 5) and you have reached your minimum retiring age, we will pay your transfer amount(s) in the same ratio of pension to lump sum as the rest of the benefit. If you have **not** reached your minimum retiring age, we will add the unreserved portion of your transfer amount(s) to your lump sum, and the preserved portion to your pension
- > **if you choose a lump sum payment to a rollover fund**, any transfer amount(s) will also be paid to the nominated fund.

If you want to receive your transfer amount in any other form or combination (that is, the main benefit as a pension and transfer amount as a lump sum) you should contact your Personnel Section, before completing the attached application form, to obtain an **SR-Supplement**.

The Supplement contains additional elections for transfer amounts and should be completed and attached to the main application form.

#### C4.2 Transfer value amounts paid to the PSS after 31 December 1995

Most transfer amount payments made to the PSS after 31 December 1995 are **not** included in the calculation of your final benefit accrual and remain identified as a separate lump sum, referred to as an '**Accumulated Transfer Amount**'. This amount cannot be converted to pension.

You may elect to have your accumulated transfer amount preserved in the PSS Scheme, or to have it transferred to a complying superannuation scheme, rollover fund or deferred annuity scheme.

If you choose *Option 1—Preserve the total benefit in the PSS*, you do not have to provide any additional information.

#### C4.3 Preservation of transfer amounts

For more detail on how a preserved transfer amount will be treated in the Scheme, refer to the **Preservation of benefits** fact sheet.

### Section D - Benefit options

This section contains the benefit options that are available to PSS members who are eligible to receive an age retirement benefit. The option selected 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.

Your benefit may also be subject to deduction of any outstanding superannuation contributions surcharge debt at the date of determination. (See **Section C3** on surcharge for more information.)

**Your benefit option election must be completed within 90 days of your retirement date.**

**If your election is made more than 90 days after your retirement date, you must provide reasons with your application as to why the election was not made within the period allowed.**

#### Option 1 Preserve the entire benefit in the PSS

If you want to preserve your total benefit in the PSS, select this option.

Once you have preserved your benefit, the benefit can be claimed at any time provided that you have left the workforce. The benefit must be claimed once you reach age 65.

When you claim your benefit, you can take a lump sum or convert the lump sum to full or part pension.

The member and productivity components continue to grow at the relevant Fund earnings rate. **The preserved employer component is increased each year in line with the upward movements in the March-to-March Consumer Price Index (CPI).**

If you preserve your total benefit, you can have your member component paid to you later if you wish. However, if your member component is paid to you, your remaining preserved benefit (productivity and employer components) must be paid as a lump sum (that is, you will not have a pension option).

As the preserved amount includes the employer component of your benefit, recovery of the surcharge debt will be deferred until the preserved benefit is paid.

The information requested in section F is also required.

#### Option 2 Take part of your benefit as a lump sum and preserve the balance in the PSS

If you want to take part of your benefit as a lump sum and preserve the balance in the PSS, select this option. The lump sum will be paid in accordance with your instructions in Section F.

If you are under age 60 and have not retired from the workforce the amount you can take as a lump sum will be limited to the lesser of:

- > your member component
- > your SIS Upper Limit amount.

The benefit preserved in the PSS will be payable as a lump sum once you have left the workforce. The preserved benefit must be claimed once you reach age 65.

You can also choose this option if you want to preserve more than just the compulsorily preserved part of your benefit in the PSS. You can nominate the lump sum you would like to receive and the balance of your benefit will be preserved.

Preserved member and productivity components continue to attract earnings at the relevant Fund earnings rate.

**The preserved employer component is increased each year in line with upward movements in the March-to-March CPI.**

### **Option 3 Lump sum only, no pension (not available if you are under age 60 and have not retired from the workforce)**

If you want to take your entire benefit as a lump sum, either in cash or as a rollover to another fund or retirement savings account (RSA), select this option.

Any outstanding surcharge debt will be deducted from the lump sum benefit before it is paid.

The benefit will be paid in accordance with your instructions in Section F.

### **Option 4 Pension only, no lump sum (not available if you are under age 60 and have not retired from the workforce)**

If you want to receive your entire benefit as a pension, select this option.

Any outstanding surcharge debt will be deducted from your pension entitlement through the application of pension reduction factors. The result will be a reduction in the amount of pension payable for the life of the pension.

Your benefits will be paid into the bank account nominated by you in sections F3 to F7. You should also complete and forward a *Tax File Number Declaration* (see Section G).

### **Option 5 Part pension and part lump sum (not available if you are under age 60 and have not retired from the workforce)**

If you want to receive your benefit as a combination of pension and lump sum, select this option.

You can take a lump sum of up to 50% of your total PSS benefit.

The balance of your PSS benefit is then paid as pension.

You can tell us which part of your benefit should be used up first when buying a pension. You can choose between the taxed or untaxed amounts. If you do **not**

tell us which to use, we will use the taxed amount first. This is made up of your member component and the productivity component paid since 1990.

This may not, however, be the best arrangement for your particular circumstances. It is therefore, strongly recommended that you read the PSS publication **Tax and your PSS benefit** and/or consult a licenced financial advisor to assist you in making a decision as to which arrangement best suits your situation.

If you have an outstanding surcharge debt, you will have to make an election on the repayment option to apply. If deducted from your lump sum, the surcharge is deducted before tax is applied. If deducted from your pension, there will be a reduction in the amount of pension payable for the life of the pension.

Your benefits will be paid in accordance with your instructions at Section F. You should also complete and forward a *Tax File Number Declaration* (see Section G).

## **Section E - Election for reduced initial pension benefit in return for increased spouse and/or children's pension benefit**

This section only applies to you if you are claiming all or some of your benefit as a pension (that is, benefit options 4 or 5).

The *PSS Rules* give contributing and preserved benefit members a choice of rate for the reversionary pension payable on death.

If you elect to take all or part of your benefit as a pension then, should a spouse's pension become payable, your spouse will be entitled to 67% of your pension entitlement at date of death.

You may, however, elect to receive a reduced pension now in return for your spouse receiving an increased pension should a spouse's pension become payable.

If you elect for the reduced pension, your pension will be reduced to 93% of that payable had you not elected for this option. In return, an eligible spouse would be entitled to a pension of 85% of your reduced pension benefit.

Benefits to eligible children/orphans would also be increased under this option.

You need to complete this section to therefore advise us that you either;

- a) do not wish to take a reduced pension of 93% of your initial pension entitlement
- b) elect to take a reduced pension of 93% of your initial pension entitlement.

You should ensure that you are fully aware of the future implications in relation to this choice. In particular, you should be aware that you cannot change your choice should your situation change in relation to your spouse and/or children after your election is made.

If you need more information before making your choice, you can contact us on **1300 000 377** for further details.

## Section F - Benefit payment arrangements

This section allows you to nominate how your lump sum will be paid. Please note that due to the new proportioning rules it will be required that 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.

All rollovers must be made to a complying superannuation fund, rollover fund, 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

#### F1 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 F2, the balance of the lump sum benefit.

You also have to complete bank account details in sections F3 to F7, to advise us where the cash payment is to be made.

#### F2 Rollover fund nominations

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 roll over 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 care of 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.

#### Can I request which part of the benefit to rollover first?

From 1 July 2007, 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.

Therefore, while you may request a certain order of payment or rollover, the payment will be subject to proportioning.

For further information on how your benefit is taxed it is recommended that you read the PSS fact sheet **Tax and Your PSS Benefit**.

### Bank account details

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

#### F5 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.

#### F6 Account number

Please ensure that you provide 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.**

#### F7 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 G - Taxation matters

### G1 Start date for taxation purposes

For taxation purposes, your lump sum benefit is called an 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 is earlier than your CSS 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].

## G2 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](http://www.ato.gov.au) or all ATO branches. You must provide proof of identity at the time you lodge the form.

## G3 Approval to advise your TFN to rollover funds

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.

## G4 'Tax File Number Declaration'

If you have chosen to receive all or part of your benefit as a pension (option D4 or D5) and you wish to claim the tax free threshold and/or any available offsets and deductions against your pension benefit, you should complete this ATO Declaration form and attach it to your benefit application.

## Documents you may receive from us after retirement

After you cease PSS membership, 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 E, which shows the breakup, for taxation purposes of each rollover you nominate
- > a *'PAYG Payment Summary'*, in duplicate, for any lump sum cash payment paid to you
- > a rollover payment cheque (or cheques), made payable to your nominated rollover fund(s)
- > a *'PAYG Payment Summary'* and annual pension advice letter for any pension benefit payments paid to you (which are sent to you in January and July each year if you are receiving a pension)
- > an annual member 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?

**DO NOT SEND THE COMPLETED APPLICATION FORM DIRECT TO US.**

When you have completed Sections A to G (and an **SR-Supplement**—if required), you should give your benefit application form to your Personnel Section so that they can complete the Departmental Report and Checklist. Your Personnel Section will, in turn, forward your completed benefit application form to us.

**Note:** We cannot process the payment of your benefit until **after** the date of your exit but you may submit your application form before this date. Benefit elections made no more than 90 days before the actual date of retirement are valid and will be accepted. This will allow us to check that all documentation and information have been provided well ahead of your exit.

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 the agencies unless it is lawful to do so.

## Change of address

If you receive a pension or have a benefit preserved in the Scheme, 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.

**Note:** Preserved benefit members who fail to advise their change of address may be treated as *'lost members'*. This may ultimately result in their benefit being classed as *'unclaimed'* once they reach age 65.

All enquiries: 1300 000 377

## Unclaimed benefits

If we do not receive a completed benefit application within 90 days after your retirement, your benefit may be preserved in the PSS under the default provisions of the Scheme. This may mean that you lose your right to elect for a benefit other than preservation because you have not completed a benefit option within the 90 days allowed.

Alternatively, if you have made an election to receive a lump sum benefit but have not provided details of where the lump sum is to be paid, we may pay your lump sum benefit to an Eligible Rollover Fund (ERF) nominated by ARIA.

If this happens, you will lose all future rights to any benefit options available to you under the PSS rules.

Any outstanding benefits will also be paid to the ERF if a rollover payment cheque is returned unclaimed or goes stale (e.g. is not presented within 15 months of the issue date).



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# Age Retirement Benefit Application Form

## Hints for using this form

- > Read the Explanatory Notes and each section of the form carefully before filling it in
- > Use Capital Letters and a blue or black pen
- > Sign your name where needed. If you don't sign the relevant sections of the form, it will be returned to you.

## SECTION A — Personal details

Reference (AGS) number

DAY			MONTH			YEAR	

Cessation date

		/			/		
DAY			MONTH			YEAR	

Title (please tick one)

Mr
  Ms
  Mrs
  Miss
  Other

**YOUR NAME**

Surname

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Given name/s

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Your date of birth

		/			/		
DAY			MONTH			YEAR	

Previous memberships

Have you had any other periods of PSS membership? If so, please list the reference (AGS) number(s) for each of those memberships.

1								2							
3								4							

Relationship details

Married
  Single
  De facto

**SPOUSE'S FULL NAME**

Surname

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Given name/s

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Start date of de facto relationship  
(if applicable)

		/			/		
DAY			MONTH			YEAR	

Spouse's date of birth

		/			/		
DAY			MONTH			YEAR	

**YOUR CONTACT DETAILS**

Your residential address

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STATE			POSTCODE				

Your postal address

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STATE			POSTCODE				

Section A continued over page







Section D continued

### Surcharge repayment

If you have an outstanding superannuation contributions surcharge debt, the debt can be deducted from either your pension or your lump sum. (Refer to Sections C3 and D5 of the Explanatory Notes for further details.) Please select one of the following repayment options:

- deduct the surcharge deduction amount from my pension OR
- deduct the surcharge deduction amount from my lump sum.

SIGNATURE

DATE

DAY		MONTH		YEAR	

You have now completed this section. You must now go to **Section E—Election for reduced initial pension benefit in return for increased spouse and/or children’s pension benefit**.

## SECTION E — Election for reduced initial pension benefit in return for increased spouse’s and or children’s pension benefit

Only complete this section if you have chosen benefit options 4 or 5.

I have read the information contained in Section E of the Explanatory Notes and

- advise I do not wish to take a reduced pension of 93% of my initial pension entitlement.
- OR
- elect to take a reduced pension of 93% of my initial pension entitlement

SIGNATURE

DATE

DAY		MONTH		YEAR	

You have now completed this section. You should now complete **Section F—Benefit Payment Arrangements to tell us how you would like your benefit paid**.

## SECTION F — Benefit payment arrangements

### Lump sum payments

**F1. Lump sum cash payment** – complete this to tell us how much of your lump sum (subject to proportioning) you would like as a cash payment.

Lump sum cash payment, comprising: *(See also Sections F3 to F7 for bank account details)*

Either: A gross dollar amount: \$ 

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Or A percentage of my lump sum: 

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 %

Or The benefit balance after any rollovers:  (This will be the total of your benefit if you are not rolling over any part of your lump sum)

Section F continued over page



Section F continued

## Bank account details

Please provide the account details for the payment of any cash lump sum and/or pension.

F3. What is the name of your bank/building society/credit union?

F4. What is the branch address?   
  
  
 STATE  POSTCODE

F5. What is your bank/building society/credit union state branch number (BSB No.)?

F6. What is your account number?

F7. My account is in the name(s) of:

**Note:** If the BSB or account number you provide is incorrect the payment will not be accepted by your financial institution. If you have any doubts what your correct BSB or account number is, you should confirm these details with your financial institution before including them in this form.

You have now completed this section. You must now go to **Section G – Taxation Matters**, to tell us your taxation information.

## SECTION G — Taxation matters

G1. What is your start date for taxation purposes?  
 (See Section G in the Explanatory Notes)

G2. Providing your TFN is voluntary. If you choose not to provide it you will not commit an offence. The consequences of not providing your TFN are:

- > tax will be deducted from your benefit/s at the highest marginal rate
- > the trustee of another superannuation scheme or RSA provider holding your benefits now or in the future may not be able to locate, amalgamate or identify your benefits in order to pay you

Note that these consequences may change in the future as a result of legislative change.

The PSS is authorised to collect your TFN under the provisions of the *Superannuation (Supervision) Act 1993*. We will treat your TFN as confidential and will only use it for legal purposes, which include:

- > disclosing it to the trustee of an eligible superannuation entity, regulated exempt public sector superannuation scheme or RSA provider to which your benefits are transferred in the future, unless you specifically instruct us not to
- > finding or identifying your superannuation benefits where other information is insufficient
- > calculating tax on your benefits
- > providing information to the Commissioner for Taxation.

Note that the lawful purposes may change in the future as a result of legislative change.

Section G continued over page

Section G continued

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?

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G3. Select this box if you do not want us to pass on your TFN

#### Tax File Number Declaration

G4. Pension recipients should also obtain and complete a 'Tax file number declaration form' (obtainable from the ATO or your Personnel Section) in order to claim any available tax offsets and deductions. **Attach the completed Declaration to this application form.**

## 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 Declarations at sections B and C
- signed an election option in Section D
- signed an election option regarding spouse's/children's pension at section E
- completed cash payment and/or rollover nomination details at section F1 and/or F2
- completed the bank account details in sections F3 to F7
- provided an 'ESP Start Date' (if appropriate) in section G1
- provided your TFN in section G2
- attached your completed '*Tax file number declaration*' (for pension recipients only)
- completed an **SR-Supplement** in regard to payment of any Transfer Value Amount (see Section C4 of the *Explanatory Notes*); and
- attached a copy of your marriage certificate or registered relationship certificate?

**YOU HAVE NOW COMPLETED THIS FORM.**

**Return it, with any attachments, to your Personnel Section or Pay Office for completion of the Departmental Report and forwarding to us.**

**DON'T FORGET TO CHECK WITH YOUR PERSONNEL SECTION OR PAY TEAM TO ENSURE THAT YOUR BENEFIT APPLICATION HAS BEEN FORWARDED TO US.**



