



# Approved Invalidation Retirement

## Benefit Application Form & Information Leaflet

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**.

This form is to be used by Public Sector Superannuation (PSS) Scheme members whose invalidity retirement has been approved by ARIA and who have been formally retired on invalidity grounds by their employer.

## Explanatory notes

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](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 is also a fact sheet on **Tax and your PSS Benefit** which you should read. These are available from your Personnel Section or can be downloaded from the PSS website at [www.pss.gov.au](http://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:

Phone	1300 000 377
Fax	02 6272 9613
Email	<a href="mailto:members@pss.gov.au">members@pss.gov.au</a>

- > Estimates of the potential value of your benefit options are also available from the online i-Estimator, available for use online at [www.pss.gov.au](http://www.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** 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 you cease PSS membership

- > the attached **Benefit Application** form
- > if all or part of your benefit is to be paid as pension, you will need a **Tax File Number 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.

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 its inclusion may also be helpful.

### Section B – Employment details

#### About your former employment

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

### Section C – Information acknowledgment

Please complete this acknowledgement 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.

You should also note that, if after your benefit has been paid, you then change your mind about the payment arrangements, a fee will be charged by us for the re-issuing of the payment.

### 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.

### 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 receive your total benefit as a pension (**Option 1**), any transfer amount(s) will also be paid as a pension;
- or
- > if you choose a lump sum as your benefit, (**Options 3 or 4**) any transfer amount(s) will be included in the lump sum.

However, if you choose a pension/lump sum combination (**Option 2**) you may choose whether to include the transfer amount(s) in your pension or lump sum.

It will, therefore, be necessary for you to complete an **SR-Supplement** form nominating whether you wish to have your transfer amount(s) included as pension or lump sum. The completed **SR-Supplement** form should be attached to the main application form.

### 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 transferred to a complying superannuation scheme, rollover fund or deferred annuity scheme.

### 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.

Where the benefit results in the preservation of all or part of the benefit, recovery of the surcharge debt is deferred until the preserved benefit becomes payable. The amount outstanding at retirement, together with any other assessments issued by the ATO will attract interest at the 10 Year Bond rate each 30 June until the debt is recovered. Members are able to make payments against the recorded debt until the preserved benefit becomes payable.

## Section D – Benefit options

This section contains the benefit options that are available to PSS members who are eligible to receive an approved invalidity retirement benefit. The option selected requires a signed election by the applicant for the benefit choice to be valid. **Only make one choice**, otherwise our benefit application will be invalid and payment will be delayed. They are also subject to the new proportioning rules, which 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.

Your benefit option may also be subject to deduction of any outstanding superannuation contributions surcharge debt at the time of determination (see **Section 3** of the Explanatory notes for more information).

### Option 1 – Pension only, no lump sum

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 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 **Section 6C**. You should also complete and forward **Section 7**.

### Option 2 – Part pension and part lump sum

*Subject to proportioning.*

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 your member component and the balance of your PSS benefit is then paid as pension.

If you have an outstanding surcharge debt, you will have to choose whether the surcharge is to be deducted from your pension or your lump sum. 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 6**. You should also complete and forward a **Section 7**.

### **Option 3 – Lump sum, no pension (Limited Benefits Member)**

*Subject to proportioning. Only available if you were a Limited Benefits Member as at the date of your invalidity retirement.*

If you were a Limited Benefits Member as at the date of your invalidity retirement, this is the only benefit option available to you.

The entire benefit is paid as a lump sum, either in cash or as a rollover to another fund or Retirement Savings Account (RSA).

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

The benefit will be paid in accordance with your instructions in **Section 6**.

### **Option 4 – Lump sum, no pension (Terminally ill Members)**

*Subject to proportioning. Only available to members who have been certified as terminally ill.*

If you have been certified as terminally ill, you may choose this option instead of the pension only or pension/lump sum options.

For the purposes of the PSS legislation, a 'terminal medical condition' means a condition that has been certified by two or more medical practitioners (who have experience in the condition and at least one of whom is not treating the member), as being either of a terminal nature or of such severity that, within two years of the date of the certificate, the member will need assistance with personal nursing care on a daily basis.

The entire benefit is paid as a lump sum, either in cash or as a rollover to another fund or Retirement Savings Account (RSA).

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

The benefit will be paid in accordance with your instructions in **Section 6**.

## **Section E – Personal earnings declaration**

If all or part of your benefit is to be paid as a pension and you are receiving personal earnings (i.e. salary, wages, fees or other amounts for services rendered or work performed, including Directorship fees), you are required to give us particulars of those earnings.

## **Section F – Benefit payment arrangements**

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

All rollovers must be made to a complying super 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 being '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.**

### **Section FA – 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 6B**, the balance of the lump sum benefit.

You also have to complete bank account details in **Sections 6C**, to advise us where the cash payment is to be made.

### **Section FB – Rollover fund or Retirement Savings Account (RSA)**

You can nominate two rollover funds or RSA's 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 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.

### **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 you benefit is taxed it is recommended that you read the PSS booklet **Tax and Your PSS Benefit**.

### Section FC – 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.

#### 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.

#### 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 reissue can take a minimum of two weeks to finalise.**

#### Account names

**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

### Section GA – Start date

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 is earlier than your CSS start date, that earlier start 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 period of 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).

### Section GB – Tax file number (TFN)

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.

You must also advise of your approval to disclose 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.

### Section GC – Tax File Number Declaration

If you have chosen to receive all or part of your benefit as a pension (**Section 4, Option 1 or 2**) and you wish to claim the tax free threshold and/or available offsets and deductions against your pension benefit, you should complete this Australian Taxation Office (ATO) Declaration form and attach it to your benefit application.

## After retirement

Documents you may receive from us

- > 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 6**, 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); and
- > a PAYG Payment Summary and annual pension increase advice for any pension payments paid to you (which are sent to you in July each year if you are receiving a pension).

**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.**

**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 1 to 7** (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 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**

## Unclaimed benefits

If we do not receive a completed benefit application within 90 days of your retirement, your benefit may be treated as unclaimed. This may mean that you lose your right to elect for a benefit other than a pension.

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, ComSuper 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 cheque is returned unclaimed or goes stale (e.g. not presented within 15 months of the issue date).



# Approved invalidity retirement

## Benefit application form

Hints on 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 number (AGS)

Cessation date <sup>D</sup> <sup>D</sup> / <sup>M</sup> <sup>M</sup> / <sup>Y</sup> <sup>Y</sup> <sup>Y</sup> <sup>Y</sup>

Salutation  Mr  Mrs  Ms  Miss  Other

#### About you

Your name

GIVEN NAME(S)

SURNAME

Date of birth <sup>D</sup> <sup>D</sup> / <sup>M</sup> <sup>M</sup> / <sup>Y</sup> <sup>Y</sup> <sup>Y</sup> <sup>Y</sup>

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.

Marital status  Married  Single  De facto

#### About your spouse

Spouse's name

GIVEN NAME(S)

SURNAME

Spouse's date of birth <sup>D</sup> <sup>D</sup> / <sup>M</sup> <sup>M</sup> / <sup>Y</sup> <sup>Y</sup> <sup>Y</sup> <sup>Y</sup>

Section A continued on next page











**C. Bank account details**

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

Name of institution	<input type="text"/>
Name of account holder	<input type="text"/>
Branch location	<input type="text"/>
Branch (BSB) number	<input type="text"/> - <input type="text"/>
Account number	<input type="text"/>

**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** to tell us your taxation information.

## SECTION G Taxation matters

**A. Start Date**

What is your start date for taxation purposes?

D	D	/	M	M	/	Y	Y	Y	Y
<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

(See Section G in the Explanatory Notes)

**B. Tax file number (TFN)**

Tax file number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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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.

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

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

Section G continued on next page

### C. Tax File Number Declaration

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.**

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## SECTION H 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 Declaration at **Section C**
  - signed an election option in **Section D**
  - completed cash payment and/or rollover nomination details at **Section FA** and/or **FB**
  - completed the bank account details in **Section FC**
  - provided an 'Start Date' (if appropriate) in **Section GA**
  - provided your TFN in **Section GB**
  - attached your completed Tax File Number Declaration form (for pension recipients only) (see **Section GC**)
  - completed an SR-Supplement in regard to payment of any transfer value amount (see **Transfer amounts paid in the PSS** in **Section C** of the **Explanatory Notes**)
  - 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.**

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END FORM



## Departmental report

To be completed by Personnel section or Pay office

### About the Member

Reference number (AGS)

Surname

Given name(s)

Date of exit  /  /

### Pre-Assessment Payments

Date last continuous sick leave commenced  /  /

Period pre-assessment payments made  /  /  to  /  /

Total gross amount paid \$

Gross fortnightly rate \$

Last three superannuation variations including the payday that contributions were ceased (usually the payday after the date of exit)

	PAYDAY OF THE ADJUSTMENT	OLD PERM. CONT.	NEW PERM. CONT.	CURRENT ADJUSTMENT	POSITIVE OR NEGATIVE
1.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> + <input type="checkbox"/> -
2.	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/> + <input type="checkbox"/> -
3.	<input type="text"/>	<input type="text"/>	NIL	<input type="text"/>	<input type="checkbox"/> + <input type="checkbox"/> -

Personnel section or Pay office form continued on next page

