



# Involuntary retirement

## Benefit Application 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](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 have been involuntarily retired or who have accepted an offer of retrenchment or redundancy from their employer.

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

- > A member who is a fixed term (temporary) or casual employee and your period of temporary or casual employment has ended. Instead refer to form **Cessation of Employment (SR1-PSS)**.
- > A fixed term (temporary) employee or statutory office holder whose employment has been terminated before the expiration of your term of appointment or employment, **and** your terms and conditions of employment specifically preclude you from being deemed to have been involuntarily retired. Instead, refer to form **Cessation of Employment (SR1-PSS)**.
- > A member who is ceasing Scheme membership due to the sale, transfer or outsourcing of an organisation, business, service, asset or function and continuing in employment with the new owner or transferee but not changing employer. Instead, refer to form **Sale of Asset Benefits (SRR3-PSS)**.
- > A member who has been dismissed. If you are under minimum retirement age, refer to form **Cessation of Employment (SR1-PSS)**. If you are over minimum retirement age, refer to form **Age Retirement (SAR1-PSS)**.

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

Members who have paid a Transfer Value into the PSS Scheme should read the instructions in Section C to determine whether they should also complete form **SR-Supplement** for payment of that transfer value.

**Applications should be made within 90 days of retirement date to be effective.**

## 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?

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 an Information Officer 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**—for those with Transfer Value amounts (See section C4)
- > if you elect to receive a pension as your benefit, 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.

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—Increases in compulsorily preserved amounts

All benefits are subject to compulsory preservation rules that came into force on 1 July 1999. The access age to superannuation benefits for members born after 1 July 1960 has been increased by imposing a superannuation preservation age on members of all superannuation schemes. The age restrictions are as follows:

Date of Birth	Preservation age
Before 1/7/1960	55 years
1/7/1960 - 30/6/1961	56 years
1/7/1961 - 30/6/1962	57 years
1/7/1962 - 30/6/1963	58 years
1/7/1963 - 30/6/1964	59 years
After 1/7/1964	60 years

A restriction has also been placed on that part of your superannuation benefit that you can access as a lump sum cash benefit after 1 July 1999.

The amount that can be paid as a lump sum cash benefit is now limited to the amount you are allowed under the SIS legislation. This is the cash amount you would have received if you had been involuntarily retired on 1 July 1999 and is referred to as the SIS Upper Limit.

### Changes applying from 1 July 2000

Changes to the PSS Rules further restrict the lump sum part of your benefit. These rules apply to you if you are involuntarily retired after 30 June 2000.

From 1 July 2000, if you have not reached your minimum retiring age (usually 55) your lump sum will be limited to the lesser of;

- > your member contributions and earnings
- > your SIS Upper Limit amount.

Restrictions do not apply to your lump sum benefit if you have reached your minimum retiring age, unless you are under age 60 and intend to stay in the workforce. If this is the case, your lump sum would be limited to your SIS Upper Limit amount.

If these changes apply to you, you must either preserve the rest of your PSS benefit or convert it to an indexed pension. The restrictions do not affect pension benefits.

### 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 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 Scheme

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 unpreserved 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.

##### C4.3—Preservation of transfer amounts

For more detail on how a preserved transfer amount will be treated in the Scheme, refer to the publication **The Facts about Preservation of Benefits**.

## Section D—Benefit options

This section contains the benefit options that are available to PSS members who are eligible to receive an involuntary retirement benefit. 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.

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. **Your benefit will be preserved until you reach age 55 and have retired from the workforce.**

At that time, you can claim a lump sum or convert the lump sum to full or part pension.

However, if you have not reached your preservation age at the time you claim your preserved benefit, any cash lump sum will be limited to your SIS Upper Limit. The balance of the lump sum must be rolled over.

The member and productivity components continue to grow at the relevant Fund earnings rate. The preserved employer component is, however, only increased each year in line with 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).

The benefit can also be paid earlier in the case of death or total and permanent incapacity. In addition, the preserved component may be payable if you can demonstrate extreme financial hardship, and meet the eligibility provisions governing early release of preserved benefits.

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 have not reached your minimum retiring age the amount you can take as a lump sum will be limited to the lesser of:

- > your member contributions and earnings
- > your SIS Upper Limit amount.

The benefit preserved in the PSS will be payable as a lump sum once you have attained age 55 and left the workforce.

However, if you have not reached your preservation age at the time you claim your preserved benefit, any cash lump sum will be limited to your SIS Upper Limit. The balance of your lump sum must be rolled over.

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.

Your preserved employer component is, however, only increased each year in line with the March to March Consumer Price Index.

### **Option 3—Lump sum only, no pension**

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. If you have a compulsorily preserved amount in your benefit, you **MUST** complete the compulsory preservation rollover nomination in Section F1, if taking the balance as a cash payment. If rolling the total benefit over, your standard rollover nomination(s) will be sufficient.

### **Option 4—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 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 F4 to F8. You should also complete and forward a 'Tax File Number Declaration' (see Section G).

### **Option 5—Part pension and part lump sum**

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

From 1 July 2000, if you have not reached your minimum retiring age (usually 55), the amount that you can take as a lump sum will be limited to the lesser of:

- > your member contributions and earnings
- > 50% of your total PSS benefit
- > your SIS Upper Limit amount.

If you have reached your minimum retiring age but you are under age 60 and have not left the workforce, your lump sum is limited to the lesser of:

- > 50% of your total PSS benefit
- > your SIS Upper Limit amount.

If you are over age 60, or if you have reached your minimum retiring age and have left the workforce, your lump sum is limited to 50% of your total PSS benefit.

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

If you have reached your minimum retiring age 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 contributions and earnings and the productivity benefit 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).

**Option 6—Payment of a transfer value to another eligible superannuation scheme (Note: This is NOT a rollover)**

Provision may exist for you to pay a transfer value to another eligible superannuation scheme.

A list of those schemes, currently eligible to receive a transfer value, is on page 9 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 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 fund concerned. Failure to provide these details will result in delays in the payment of your benefit.

The information requested at Section F is also required.

## 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
- or
- 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 an Information Officer 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.

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—Rollover fund or RSA for the compulsorily preserved component of your lump sum benefit.

You MUST complete this section if you elected to receive a lump sum benefit only in Option D3 and you are either under age 55 years, or between age 55 and 60 years and have not left the workforce (see also Section B for the appropriate definition).

You can nominate two rollover funds or RSAs to receive all or part of your compulsorily preserved component. Complete one nomination if you are going to roll over all of your compulsorily preserved component to one fund. Complete both nominations to provide details of a second fund if you are going to split the amount.

When completing this section you must include the name and ABN for the nominated rollover fund or RSA. 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.

#### F2—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 Sections F1 or F3, the balance of the lump sum benefit.

**You also have to complete bank account details in Sections F4 to F8, to advise us where the cash payment is to be made.**

#### F3—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.

#### F6—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.

#### F7—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.**

#### F8—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 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 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*, ComSuper is required to deduct PAYG tax at the full rate of 46.5 per cent including 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 bi-annual pension advice letter for any pension 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 these 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 and transferred to the ATO.

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, ComSuper may pay your lump sum benefit to an Eligible Rollover Fund (ERF) nominated by ARIA.

If this happens, you may 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 in the following circumstances:

- > if you do not nominate a rollover fund in section E1 to receive any compulsorily preserved components of your lump sum benefit
- > a rollover payment cheque is returned unclaimed or goes stale (e.g. is not presented within 15 months of the issue date).

## 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 active membership by way of involuntary retirement, or as a consequence of the sale or transfer of a government function where the transfer is 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 F 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

- > AvSuper (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.

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Australian  
Reward  
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Alliance

# Involuntary 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

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Cessation date

DAY			MONTH			YEAR		

Title (please tick one)

Mr
  Ms
  Mrs
  Miss
  Other

**YOUR NAME**

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name/s

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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 status details

Married
  Single
  De facto

**SPOUSE'S FULL NAME**

Surname

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Given name/s

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

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


Your postal address


Contact phone number


Email address


Section A continued over page







Section D continued

### Option 6 Transfer value to another eligible superannuation scheme

I, 

FULL NAME																								
-----------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

whose Reference (AGS) No. is 

AGS NUMBER							
------------	--	--	--	--	--	--	--

elect to have my benefit paid as a transfer value to the following 'eligible superannuation scheme' (see list of eligible schemes on page 9).

**Name of Fund**

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

INSERT FULL NAME AND ADDRESS OF ELIGIBLE SUPERANNUATION SCHEME

Australian Business Number (ABN) for Fund or RSA

--	--	--	--	--	--	--	--	--	--	--

Membership Number for Fund

--	--	--	--	--	--	--	--	--	--	--

Superannuation Product Identification Number (SPIN) for Fund

OR

--	--	--	--	--	--	--	--	--	--	--

(These numbers can be obtained from the fund concerned. Refer to Section D ( Option 6) of the Explanatory Notes for further details)

SIGNATURE

--

DATE

DAY	MONTH	YEAR
/	/	

You have now completed this section. You must now go to **Section G—Taxation Matters**.

## 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 that 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 must now go to **Section F—Benefit Payment Arrangements**, to tell us how you would like your benefit to be paid.





## Bank account details

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

F4. What is the name of your bank/building society/credit union?

F5. What is the branch address?   
  
    
STATE POSTCODE

F6. What is your bank/building society/credit union state branch number (BSB No.)?

F7. What is your account number?

F8. 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 G1** in the Explanatory Notes)    /    /     
DAY MONTH YEAR

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.

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?

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) 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 the compulsory preservation rollover at Section F1 (if applicable);
- completed cash payment and/or rollover nomination details at Section F2 and/or F3;
- completed the bank account details in Sections F4 to F8;
- 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 ComSuper.**

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



