

Application for payment of a benefit upon the death of a SASS member

Use this form.....

if you have been informed in writing by Pillar Administration, of your entitlement to payment of a SASS and SANCS benefit following the death of a scheme member.

Do not use this form.....

- if you are applying for payment of a benefit that does not relate to the death of a SASS member; or
- if you are applying for payment of a reversionary (spouse or de facto partner) pension benefit upon the death of a SASS pensioner. If you have been informed of this entitlement in writing, please complete SASS 407 form - *Application for payment of a spouse or de facto partner pension upon the death of a SASS pensioner*.

How to apply

- ▶ In order to understand the eligibility requirements and any conditions for payment, read the *Notes for applicants* section.
- ▶ Please look at the website or contact Customer Service for copies of any Fact Sheets that may be relevant to your application.
- ▶ Before you apply, you may also wish to discuss your options with your accountant or other professional financial adviser.
- ▶ Read the *What to do next* section at the end of the form to understand what supporting documents you may need.
- ▶ Send the form and other supporting documents to:

State Super (SASS)
PO Box 1229
Wollongong NSW 2500

If you need help with this form

Contact Customer Service
phone **1300 130 095**
(for the cost of a local call)
email: enquiries@stc.nsw.gov.au

Notes for applicants

Important Fact Sheets to read:

SASS 8: Death Benefits
STC 3: Taxation

Who is eligible for benefit payment?

On the death of a contributory scheme member, the SASS and SANCS benefit is payable to the spouse or de facto partner (which may include a partner of the same sex) of the deceased.

If there is no eligible spouse or de facto partner, the death benefits are payable to the legal personal representative of the deceased.

What benefits will be payable?

Lump sum benefits

Where a contributing member dies before attaining age 58, the benefit will comprise the deceased member's SASS personal contribution account, an employer financed benefit and their SANCS benefit. The SANCS benefit is made up of the Basic Benefit and if eligible, Commonwealth Government Co contributions.

Pension entitlement

Upon the death of members of former schemes (such as NSW Retirement Fund, Local Government Pension Fund (including some former members of the Provident, Insurance and Benefits Funds) and the Railway Superannuation Account), a pension entitlement may be payable to an eligible spouse or de facto partner of the deceased member.

Child pension

In some cases, a pension may also be payable to any dependent child/ren of a deceased former Local Government Pension Fund member.

For further information, please refer to section on "What rules apply to members of earlier schemes" of SASS Fact Sheet 8, *Death Benefits*, or contact Customer Service if you think there may be a pension entitlement applicable.

How do you want the benefits to be paid?

In the case of the death of a scheme member, it is not possible to defer or rollover funds in the name of the scheme member.

Lump sum and pension benefits can be paid by direct deposit into your nominated bank, building society or credit union account. However, direct crediting may not be available on all accounts. To confirm this facility is available for your account, please check with your financial institution.

Pension benefits

If you have been informed in writing that you are entitled to a spouse or de facto partner pension benefit, please complete **section 3b** of this application form.

If you are entitled to a pension death benefit from SASS, you can elect to forego the pension entitlement and receive the SASS employer-financed benefits as a lump sum.

Note: If the SASS death benefit is payable to a legal personal representative of the deceased, there is no option for pension entitlement.

Any debts on the accounts?

Debts on the account such as contributions surcharge tax debt or early release of benefit debt must be settled before any payment is made.

Is tax payable on death benefits?

This depends on whether the benefit is paid to a dependant or non dependant as defined under Income Tax Law. The type of benefit (lump sum or pension) and your age when the benefit is received are also factors. In general, a lump sum death benefit paid to a dependant will be tax free. Please see STC Fact Sheet 3 – *Taxation*, for more details.

Providing your Tax File Number

Under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, STC, the trustee of SASS and SANCS, is authorised to collect your Tax File Number (TFN), which may only be used for lawful purposes. These purposes may change in the future as a result of legislative change. It is not an offence not to quote your TFN, however, if you do not quote your TFN, tax may be deducted from any benefit paid to you at a higher rate than would otherwise be the case.

Proof of identity

If you have already supplied the required 'proof of identity' documents during the process of determining your benefit entitlement, you do not have to do so again. Please see the *What to do next* section before forwarding your application to Pillar.

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1. Who is the applicant?

My relationship to the deceased scheme member is:
(tick only one of the following boxes)

- spouse; or
- de facto partner; or
- legal personal representative (executor of the will of the deceased or the administrator of the estate of the deceased).

My family name

My given name/s

My residential address (if relevant, include company name)

Suburb, Town, City

Postcode

My postal address (if relevant, include company name)

Suburb, Town, City

Postcode

Daytime contact telephone number

2. Details of the deceased scheme member

Member number

Title (eg Mr Mrs Ms Miss Dr)

Date of birth

DD	MM	YY
/	/	

Family name

Given name/s

Date of death

DD	MM	YY
/	/	

3. How do you want the benefits to be paid?

Note: If you have indicated in section 1 that you are a legal personal representative of the deceased, you do not need to complete the following section as a cheque will be automatically paid to the estate of the late member.

3. a) Lump sum benefit

I have no pension entitlement and I elect to receive direct payment of the lump sum death benefits:

- into the bank account listed below, OR
- post a cheque to my residential address.

Account Name

Account Number

BSB Number

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Name of bank/building society/credit union

Branch

3. b) Pension entitlement

If you have been informed of a pension entitlement in writing, please complete the following section.

- I elect direct payment of the applicable lump sum death benefits in addition to receiving the employer financed benefit as a pension **into the bank account** listed below, OR
- I elect direct payment of the applicable lump sum death benefits **by cheque** in addition to receiving the employer financed benefit as a pension **into the bank account** listed below, OR
- I elect direct payment of the whole of the lump sum death benefits **into the bank account** listed below*, OR
- I elect direct payment of the whole of the lump sum death benefits **by cheque**.*

*Note: Selecting this option means that you forego the pension entitlement and elect instead to receive the SASS employer financed benefit as a lump sum.

Account Name

Account Number

BSB Number

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Name of bank/building society/credit union

Branch



4. Authority for deductions from pension

Complete this section only if you are applying for payment of a fortnightly spouse / de facto partner pension **and** you want health insurance premiums to be deducted automatically from your pension payments.

Pillar can only forward payments to the following health funds:

Australian Health Management Group Ltd, Australian Unity Health Ltd, Hospital Contributions Fund of Australia Ltd, Manchester Unity Australia Ltd, MBF Australia Ltd, Medibank Private Ltd, NIB Health Funds Ltd, Railway & Transport Health Fund Ltd, St Luke's Medical & Hospital Benefits Association Ltd, Teachers Federation Health Ltd, United Ancient Order of Druids Friendly Society Ltd, Westfund Ltd.

I authorise Pillar to deduct health insurance premiums from my pension each fortnight and forward these to the health fund nominated below:

Name of health fund

Registered No.

Table (Plan)

Amount per fortnight

I acknowledge that the nominated amount of premium may be varied in the event that notice of change is received by Pillar from the health fund.

Note: This authority will continue to remain in force until such time as written notice is provided to Pillar to vary or revoke the original instruction.

5. Payment of debts on the account

I elect for any debts on the SASS account to be paid:

- by deduction from the SANCS benefit
- by cash payment (cheque attached)

6. Applicant - please sign here

I certify that the information given in this form is correct.

Signature

Name (please PRINT)

Date

7. What to do next

Once you have completed this form, the following documents (if applicable) should be attached:

- If applying for a spouse or de facto partner pension, send a completed *Tax file number declaration* form
- Proof of identity documents (if they have not already been supplied) — see section 8.

All forms are available from Customer Service.

Post the completed form and supporting documents to:

**State Super (SASS)
PO Box 1229
Wollongong NSW 2500**

If you require help with this form, please contact:

Customer Service on 1300 130 095 (for the cost of a local call unless you are calling from a mobile or pay phone) or email enquiries@stc.nsw.gov.au

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8. Proof of Identity Information

If you have not already done so, you will need to provide certified[†] documentation with your application form to prove your entitlement to the superannuation benefits.

The following certified documents must be provided with your application form:

Either

One of the following certified documents:

- Drivers licence issued under State or Territory law, or
- Passport

OR

One certified document from each of the following groups:

Group 1

- Birth certificate or birth extract
- Citizenship certificate issued by the Commonwealth Government
- Pension card issued by Centrelink that entitles the person to financial benefits

Group 2

- Letter from Centrelink regarding a Government assistance payment
- Notice issued by Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address ie, Tax Office Notice of Assessment or Rates Notice from local council.

Make sure that proof of change of name, eg. marriage certificate, is also provided if your current name is not the same as the name on these documents.

[†] Certified means that all copied pages of original proof of identity documents or change of name documents have been certified as true copies by an individual approved to do so. Persons who are authorised to certify documents must sight the original and the copies and make sure both documents are identical, then make sure that all copies are certified as true copies by writing or stamping 'certified true copy' followed by the individual's signature, printed name, qualification and date.

The following persons are eligible to certify copies of original documents:

- An agent or permanent employee of Australia Post with two or more years of continuous service
- A finance company officer with two or more years of continuous service (with one or more finance companies)
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL) having two or more years of continuous service with one or more licensees
- A notary public officer
- A police officer
- A registrar or deputy registrar of a court
- A Justice of the Peace
- A person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia, as a legal practitioner
- An Australian consular officer or an Australian diplomatic officer
- A judge of the court
- A magistrate
- A Chief Executive Officer of a Commonwealth Court
- A member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership

Your privacy

The information you provide in this form is collected on behalf of and held for State Super by the scheme administrator, Pillar Administration, in accordance with the *Privacy and Personal Information Protection Act 1998 (NSW)* under which you have rights of access and correction. Information you provide may be disclosed to lawfully authorised government agencies.

For further information about privacy, contact Pillar Administration by writing to PO Box 1229, Wollongong NSW 2500 or visit www.statesuper.nsw.gov.au for a copy of State Super's Privacy Statement.