

Application for payment or deferral of a SASS benefit

Notes for applicants

Don't use this form if ...

- you are applying for payment of a reversionary (spouse or de facto partner) pension benefit from **SASS upon the death of a SASS pensioner**. If you have been informed in writing that you are eligible for such a reversionary pension benefit please complete an *Application for payment of a spouse or de facto partner pension benefit on the death of a SASS pensioner* form (SASS 407).
- you are leaving your present job and within 3 months you will be starting a new job with another employer where you could be covered by the State Authorities Superannuation Scheme (SASS), *and*
- you want to continue your membership of SASS, *and*
- you do not intend to apply for payment of your benefit on leaving your present job.

To arrange to continue your membership in SASS, you need to complete and send in the form *Continuing membership of SASS*, preferably *before*, but **no later than 2 months after** your new employment begins.

Use this form to ...

- defer, rollover or receive payment of a SASS benefit and/or Basic Benefit.
- Please note that your deferred benefit may be greater than your resignation, discharge or dismissal benefit as it includes most of the employer-financed component of benefits accrued during your membership. If you elect to receive payment of, or rollover your SASS benefit, your Basic Benefit will also have to be either paid out (subject to preservation rules), or rolled over to an approved superannuation arrangement of your choice.

Note: If alternative instructions are not received, your Basic Benefit will be transferred to First State Super.

Who can apply

- A member who meets the conditions to apply on the basis of **one** of these circumstances:
 - age retirement,
 - invalidity,
 - retrenchment,
 - resignation, discharge or dismissal,
 - being age 65 or over and still working.
- The legal spouse, de facto partner (which may include a partner of the same sex) or legal personal representative of a scheme member who is deceased or incapable of administering their own affairs.

Deciding your eligibility

To help you assess your eligibility to apply for a SASS benefit and/or Basic Benefit, read the Fact Sheets available from Customer Service or on our website.

There are SASS Fact Sheets on:

- 5 Retirement benefit
- 7 Invalidity retirement benefit
- 8 Death benefit
- 9 Retrenchment benefit
- 10 Resignation (withdrawal) benefit.

The Fact Sheets will help you to understand the benefit to which you may be entitled, and any conditions for payment.

Find them on our website:
www.statesuper.nsw.gov.au

Preserved component

Commonwealth provisions generally require part of your superannuation benefit to be preserved (retained in the superannuation system) until you:

- cease employment from age 60, *or*
- retire permanently from the workforce on or after your *preservation age* (between 55 and 60).

Your preserved component is also payable immediately if you suffer permanent incapacity or on death.

Further information about the compulsory preservation rules is given in *When can I be paid my superannuation benefits?*, STC Fact Sheet 4.

Applying on the basis of: age retirement

The conditions you must meet to apply for a benefit on the basis of age retirement are:

- being a SASS contributor and reaching 58 years, *or*
- being a former SPSSS member and reaching 55 years.

Some members transferred from previously closed funds also retain the right to a retirement benefit at age 55.

Note: When you have reached retirement age, you can elect to receive payment, or rollover your benefit to an approved superannuation arrangement of your choice. You may not leave your benefit deferred in your current scheme.

If alternative instructions are not received, your benefit will be automatically transferred to First State Super.

invalidity

The conditions you must meet to apply for a benefit on the basis of invalidity are:

- being partially and permanently incapacitated, *or*
- being totally and permanently incapacitated.

Note: If applying on the basis of invalidity, please ensure that Section 7 of this form is completed.

resignation, discharge or dismissal

As an alternative to receiving the withdrawal benefit immediately payable on resignation, dismissal or discharge, you may choose to defer the benefit in the scheme, and be paid out at scheme retirement age. Your benefit, if deferred in the scheme may be greater than your resignation, discharge or dismissal benefit as it includes most of the employer-financed component of benefits accrued during your membership.

If you decide to receive a cash benefit now, you forego the potentially higher deferred benefit.

More information about deferring your benefit is given in *Optional deferred benefit*, SASS Fact Sheet 13.

death of scheme member

On the death of the scheme member, their legal spouse, de facto partner or legal personal representative can apply for all components of the benefit. The benefit can be paid as a direct payment or, if paid to a dependant as defined under Income Tax Law, rolled over to purchase an immediate pension or annuity (for example, an allocated pension).

Conditions:

- Proof of death must be provided.

Payment options

- In cases of retrenchment, resignation, discharge or dismissal:
 - you can defer your full benefit in the scheme until your scheme retirement age.
 - you can defer your SASS benefit in the scheme until your scheme retirement age and rollover your Basic Benefit.
- any non-preserved portion of your benefit can be paid directly to you. Any remaining preserved component will need to be rolled over to another superannuation arrangement.
- your full benefit can be rolled over to another superannuation arrangement (certain age limitations apply).
- in the case of death of a member, the benefit can only be paid as a direct payment or rolled over to purchase an immediate pension or annuity. It is not possible to defer or rollover funds in the name of the member.

If you need help with this form

Contact Customer Service phone:

1300 130 095

email: enquiries@stc.nsw.gov.au

Notes for applicants (cont.)

Pension options

Former members of the NSW Retirement Fund, Transport Retirement Fund, Railway Superannuation Account and Local Government Pension Fund retain the right to elect to receive part of their benefit as a pension. Pensions are also payable to the dependent children of deceased former Local Government Pension Fund members. Please contact Customer Service for more information.

Giving your tax file number

If you have not already supplied us with your tax file number (TFN), you should consider doing so now, before your benefit is paid out or rolled over. You do not have to supply your TFN, but if you don't supply it:

- If you are under age 60, then Pay As You Go (PAYG) tax will be deducted from the taxable component of your benefit at a higher rate than is otherwise necessary. (Any additional tax that is initially deducted may be refunded by the Australian Taxation

Office when they assess your next tax return.)

- We may be required to deduct an additional 31.5% tax on your employer contributions since 1 July 2007.

The Member services area of the website and your last statement shows if your TFN has been supplied. If not, then it can be supplied via the Member area of the website or by contacting Customer Service and following the prompts. Alternatively, you can request a *Tax file number collection* form to complete and send it to us along with this form.

1 Who is the applicant?

I am a member of this scheme and

- I have left my employer, *or*
- I am over 65 and still working.

or

I am the spouse, de facto partner or legal personal representative of a member (or deceased member) of this scheme.

My relationship to the scheme member is:

My family name

My given name/s

My postal address *(if relevant, include company name)*

Suburb, Town, City

Postcode

Daytime contact telephone number

2 On what basis are you applying?

I have read the relevant Fact Sheet/s *(see Notes)* and meet the criteria for applying on the basis of:

mark one box with a cross

- Reaching age 65 or over and still employed
- Age retirement
- Total and permanent invalidity *
- Partial and permanent invalidity *
- Retrenchment
- Resignation, discharge or dismissal[△]
- Death of the scheme member

*Make sure you complete Section 7 of this form.

It is important that you read the notes about applying on the basis of resignation, discharge or dismissal. If you take your withdrawal benefit now, you will forego a potentially higher deferred benefit.

3 What are you applying for?

Mark one or more box(es) with a cross.

- payment of my non-preserved component and rollover of my preserved component (if any)
- to defer payment of my SASS and Basic Benefit until a later date (resignation, discharge, dismissal or retrenchment only)
- to defer payment of my SASS benefit and rollover my Basic Benefit (resignation, discharge, dismissal or retrenchment only)
- to rollover my SASS and/or Basic Benefit (age retirement only)
- payment of pension and payment or rollover of a lump sum (Note: Only members of certain older pension schemes, who subsequently transferred to SASS are eligible for a pension benefit. Please contact Customer Service for details.)

4 Details of the scheme member

Member number

Last Day of Service

DD	MM	YY
/	/	

Title *(eg Mr Mrs Ms Miss Dr)*

Birth date

DD	MM	YY
/	/	

Family name

Given name/s

Postal address *(if the member is the applicant)*

Suburb, Town, City

Postcode

Daytime contact telephone number *(if the member is the applicant)*



5 How do you want to be paid?

Please read the relevant Fact Sheet for your basis for application. Subject to the conditions described in the Fact Sheet, a lump sum benefit can be paid:

- as a rollover to a complying superannuation arrangement, **or**
- directly to you (subject to the preserved benefit rules), **or**
- as a combination: part of the amount is rolled over and the balance is paid directly to you.

Rollover and/or direct payment: mark one or both box(es) with a cross



Rollover

Rollover Fund details

Name of chosen rollover fund

Postal address of chosen rollover fund

Postcode

Account number/member number (if known)

Cheque payee (if different from fund name)

Please provide the following details about your chosen rollover fund.

A) Australian Business Number (ABN) of chosen rollover fund

And

B) 1) Superannuation Product Identification Number (SPIN)

or

2) Your Member Account Number (in your rollover fund)

To avoid delay in the payment of your benefit, please complete (A) **and** either (B)1 or (B)2 above. This information is required under Commonwealth tax provisions. It can be obtained directly from your chosen rollover fund. The ABN may also be obtained from the Australian Prudential Regulation Authority (APRA) website www.apra.gov.au

Mark one box with a cross.

Rollover the full amount of the benefit.

Rollover this amount of the benefit:

and pay the balance by direct payment.

If you want to rollover to more than one complying superannuation arrangement, please attach a list showing the name, address, and details as set out above for the other/s and give amount/s to be rolled over to each.

Direct payment

Lump Sum

Pay as a cheque to my home address.

Pay directly into this account:

Account name

Account number

BSB number

Name of bank/building society/credit union

Branch

Pension

Reversionary, **or**

Non-reversionary

Note: A reversionary pension has a further pension payable to an eligible spouse in the event of your death. A non-reversionary pension has no further spouse entitlement. Not all members with a pension option can elect for a reversionary pension. Please contact Customer Service for further information.

Pay my pension directly into this account:

Account name

Account number

BSB number

Name of bank/building society/credit union

Branch



6 Applicant: please sign here

I have read the *Notes for applicants* and the relevant Fact Sheet(s) and I **certify that** the information given in this form is correct.

If you are between your preservation age (see your annual statement) and age 60 years and applying for a benefit on the basis of retirement, also certify this statement by marking with a cross:

I have retired permanently from the workforce.

Signature

Name (please PRINT)

Date

7 Authority to obtain further information

Complete this section **only if** you are applying for a benefit on the basis of invalidity.

I hereby authorise any doctor who has attended or examined me, or whom I have consulted, to disclose in writing to Pillar Administration all information concerning me, however acquired, which may be relevant to this application or a claim for benefits.

I authorise my employer to release to State Super, or Pillar Administration, any information relating to employment, leave or workers compensation records that is requested.

I consent to State Super, or Pillar Administration, collecting and using such information for the purpose of assessing a claim for invalidity benefits.

Signature

Your privacy

The information you provide in this form is collected for State Super by the fund administrator, Pillar Administration, in accordance with the *Privacy and Personal Information Protection Act 1998*, under which you have rights of access and correction. Such information is usually disclosed to third parties including the insurer or medical consultant who may be involved with the assessment of this application and is held by Pillar Administration and the insurer. 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

8 What to do next

Prepare supporting documents

* All the forms you will need are available from Customer Service: telephone 1300 130 095 for the cost of a local call (unless calling from a mobile or pay phone).

For **invalidity** benefits

- Send a *Confidential medical report**, filled out by the doctor treating the scheme member.
- Also send, if you require a tax concession and/or the preserved components of your benefit, two *Certificates of incapacity**, each one completed by a different medical practitioner (or you can use one form, provided that it is signed by two different medical practitioners.)

For a **death** benefit

Please refer to the documents list supplied in our previous correspondence.

Proof of identity and age:

If you wish to rollover or be paid all or part of your benefit, you will need to provide certified[†] documentation with your application form to prove that you are the person to whom the superannuation entitlements belong. If you are fully deferring your benefit, this proof is not required at this time.

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.

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8 What to do next (cont.)

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 individuals 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, or
- 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

To give us your **tax file number (TFN)**

- Send a completed *Tax file number collection* form*.
- If applying for a pension, send a completed *Tax file number declaration* form*.

Attach the documents to this form and post to:

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