

Application for payment of a previously deferred SASS benefit

Use this form.....

- to receive payment of a deferred lump sum SASS and SANCS benefit.
- to receive payment of an immediate lump sum SASS benefit prior to your eligible retirement age.

Do not use this form.....

- if you are applying for payment of a benefit upon the death of a SASS scheme member, please complete SASS 405 form – *Application for payment of a benefit upon 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 by State Super of this entitlement in writing, please complete SASS 407 form - *Application for payment of a spouse or de facto partner pension benefit on the death of a SASS pensioner*; or
- if you are leaving your current employment and will be starting with another employer where you could be covered by SASS. In order to be able to continue your membership of SASS, you will need to apply within 2 months of starting your new employment, please complete STC 238 form – *Continuity of Scheme Membership*.

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 130 094**
(for the cost of a local call)
email: enquiries@stc.nsw.gov.au

Notes for applicants

Important Fact Sheets to read:

SASS 13. Optional Deferred Benefit
STC 3 Taxation
STC 4 When can I be paid my superannuation benefits?

Who can apply?

Compulsory benefit preservation

Commonwealth provisions generally require part of your superannuation benefit to be 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.

For the deferred lump sum benefit

Subject to the preservation requirements, you may apply for your deferred benefit on the basis of:

- Retirement at the scheme retirement age (55 or 58) – SASS legislation requires a deferred benefit to be paid out of the scheme when you reach your retirement age. The benefit can either be paid directly to you (subject to satisfying the preservation requirements) or transferred to another superannuation arrangement.
- Total and permanent incapacity – if you suffer permanent physical or mental incapacity, where the incapacity prevents employment in any occupation it would be reasonable to expect you to undertake, you can apply for payment of the deferred lump sum benefit.
- Retirement at your preservation age, which may be before the scheme retirement age (eg between age 55 – 58) – if you have reached your preservation age, but are less than 60 years of age, retirement means you have left the workforce permanently, have no intention of seeking gainful employment at any time in the future and are not in receipt of or seeking unemployment benefits.

Note: You may also apply for the early release of part of your deferred benefit on financial hardship or compassionate grounds. For more information, see STC Fact Sheets 2 and 6 – *Early release of superannuation benefits on financial hardship or compassionate grounds*.

For the immediate lump sum benefit

You can apply at any time for the immediate lump sum benefit unless:

- Your SASS benefit was automatically deferred when you transferred to another scheme without ceasing employment.

- You are a public sector senior executive who deferred a benefit without ceasing employment (please contact Customer Service for further information).

The legal personal representative of a scheme member who is incapable of administering their own affairs may also apply for the deferred lump sum or immediate lump sum benefit.

What benefits may be payable?

The deferred lump sum benefit is generally greater than the immediate lump sum benefit as it includes most of the employer-financed component of benefits accrued during your membership (except in the case of a deferred retrenchment benefit).

If you decide to take the immediate lump sum benefit, **you will forfeit your right to the deferred lump sum benefit** (except in the case of a deferred retrenchment benefit).

The SANCS benefit includes your Basic Benefit and, if eligible, any Commonwealth Government Co-contributions.

If you elect to receive payment of or rollover only the SASS deferred or immediate lump sum benefit, your SANCS benefit will also have to be paid (subject to preservation rules) or rolled over to an approved superannuation arrangement of your choice.

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

How do you want the benefits to be paid?

Subject to the conditions described in the Fact Sheets, your SASS and SANCS benefits can be paid:

- directly to you (subject to preservation requirements)
- as a rollover to a superannuation arrangement
- as a combination, where part of the amount is paid to you and the balance rolled over.

Providing your Tax File Number

If you have not already supplied us with your Tax File Number (TFN), you should consider doing so now. Under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, the Trustee of SASS and SANCS, is authorised to collect your 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.

please turn over ▶

Notes for applicants *(continued)*

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.

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.

1. Who is the applicant?

- I am a member of this scheme
- I am the legal personal representative of a member who is incapable of administering their own affairs
(please also complete section 3)

2. Details of the scheme member

Member number

Title *(eg Mr Mrs Ms Miss Dr)*

Date of birth

DD	MM	YY
/	/	

Family name

Given name/s

Residential address

Suburb, Town, City

Postcode

Postal address *(if different to residential address)*

Suburb, Town, City

Postcode

Daytime contact number

3. If applicant is not a scheme member

My relationship to the scheme member is:

My family name

My given name/s

My postal address

Suburb, Town, City

Postcode

Daytime contact number

4. On what basis are you applying?

I have read the relevant Fact Sheet/s and meet the criteria for applying on the basis of:

- Payment or rollover of the deferred lump sum and SANCS benefit on the basis of:**
- retirement at scheme retirement age
 - invalidity (please also complete section 6)
 - retirement from the workforce
- Payment or rollover of the immediate lump sum and SANCS benefit** as I do not meet the criteria for payment of the deferred lump sum benefit. I realise that in making this election that I **forfeit** the right to a deferred lump sum benefit.

Note: Any preserved component of the immediate lump sum benefit can only be rolled over to another superannuation arrangement. If an alternative superannuation fund is not nominated, the preserved amount will be transferred to First State Super.

Note: If you intend to rollover all or a portion of your benefit, please ensure you provide us with the rollover fund details in section 5.

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

- Pay the full benefit as a cheque to my residential address (we cannot send cheques to PO Box addresses)
- Pay the full benefit directly into my bank account
- Rollover the full benefit to the superannuation fund below
- Pay this amount of the benefit:
- \$
- as a cheque OR
- into my bank account, AND
- rollover the remainder to the superannuation fund below.

Details of bank account

Account Name

Account Number

BSB Number

Name of bank/building society/credit union

Branch

Details of rollover fund

Name of rollover fund

Postal address

Suburb, Town, City

Postcode

Superannuation Product Identification Number (SPIN)

Australian Business Number (ABN)

Your member account number in rollover fund (if known)

To avoid delay in your payment, please complete all rollover details above. This information is required under Commonwealth tax provisions and can be obtained directly from the rollover fund. The ABN may also be obtained from the Australian Prudential Regulation Authority (APRA) website www.apra.gov.au

Note: If you intend to rollover to more than one superannuation arrangement, please copy this page and complete details for each rollover.

6. 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

7. Applicant - please sign here

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

If you are applying on the basis of age retirement and are between your preservation age and age 60, please certify the following statement by marking with a cross:

- I have retired permanently from the workforce, I have no intention of seeking gainful employment in the future, and am not in receipt of or seeking unemployment benefits.

Signature

Name (please PRINT)

Date

please turn over ►

8. What to do next

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

- If applying for an **invalidity benefit**,
 - send a *Confidential medical report*, filled out by the doctor that is treating you.
 - if you require a tax concession and/or payment of 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.)
- Completed Tax File Number collection form
- Proof of identity documents (see section 9.)

All forms are available from the website and Customer Service.

Post the completed form and supporting documents to:

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

9. Proof of Identity

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 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

9. Proof of Identity (*continued*)

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.

Change of name

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 two or more years of continuous membership.