

Application for payment or deferral of SSS benefits

Use this form ...

- to apply to receive payment of, to rollover, or to defer part or all of your SSS benefit and SANCS benefit.

Do not use this form ...

- if you have been retrenched, *or*
- to apply for early release of benefits on the basis of severe financial hardship, or on compassionate grounds, *or*
- if you have previously deferred your benefit/s, *or*
- to commute your existing pension to a lump sum.

Please contact Customer Service and ask for the relevant form.

How to apply

- ▶ In order to understand your eligibility and any conditions of payment read the *Notes for applicants* and Fact Sheets about the benefit for which you are applying.
- ▶ You may wish to discuss your choices with your accountant or other 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 any other supporting documents to:
State Super, PO Box 1229,
Wollongong, NSW 2500

If you need help with this form

Contact Customer Service
phone **1300 130 096**
(for the cost of a local call)
email: enquiries@stc.nsw.gov.au

Notes for applicants

It is important to understand the SSS scheme rules for benefits

We have Fact Sheets to help you assess your eligibility to apply for the SSS benefit and SANCS benefit.

Please contact Customer Service or look at our website for copies of any Fact Sheets relevant to your application.

What benefits may be payable?

SSS benefit

In the cases of early voluntary, normal or invalidity retirement, the SSS benefit is a pension that may be commuted (exchanged) to a lump sum from age 55.

As an alternative to the pension or commuted lump sum benefits, you may apply instead to receive the lump sum withdrawal benefit. *However, it is important to remember that no benefit is payable to the spouse/de facto partner of a deceased former member who elected to take the SSS withdrawal benefit instead of the SSS retirement benefit (pension or lump sum commuted).*

The withdrawal benefit is a lump sum that consists of the total amount of your personal contributions plus interest, together with an *additional amount* which is 2.5% of your contributions and interest for each year of your scheme membership.

SANCS benefit

State Authorities Non-Contributory Scheme (SANCS) benefit

As a member of SSS, you are entitled to receive a SANCS benefit. The SANCS benefit is made up of the Basic Benefit and, if eligible, Commonwealth Government Co-contributions.

Basic Benefit

The Basic Benefit is an award-type benefit that is fully paid for by your employer.

Commonwealth Government Co-contributions

Co-contributions are made by the Commonwealth Government to match personal contributions made into superannuation funds by eligible persons.

The SANCS benefit is a lump sum and is payable in addition to the SSS benefit detailed above. It can be paid as a direct payment to you (subject to Commonwealth preservation rules) or it can be rolled over.

It can also be deferred in SSS. However, it can only be deferred if you are also deferring part or all of your SSS benefit.

If none of your SSS benefit is being deferred, then the SANCS benefit must be paid out by either a rollover to a complying superannuation scheme, including First State Super (FSS), approved deposit fund, deferred annuity or retirement savings account.

Preserved component

Commonwealth provisions generally require that a part of your benefit must be preserved (kept in the superannuation system) until you:

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

Your preserved component is also payable immediately on your permanent incapacity or death. It may also be released on financial hardship or compassionate grounds. Further information about compulsory preservation rules is provided in STC Fact Sheet No. 4, *When can I be paid my superannuation benefits?*

How much are your benefits worth?

Contact Customer Service for an estimate of how much your benefits are worth now.

Any debts on the account

Debts on the account, such as a contributions surcharge tax debt, outstanding contributions or early benefit release debt, must be settled before benefits are paid. Options for payment are shown in Section 8 of this form.

Who is the applicant?

You may be eligible to apply for payment of a benefit if you are a member of SSS or, in the case of death of the member, if you are an eligible spouse/de facto partner or child of the member or a personal representative.

- A SSS member may use this form to apply for a benefit on the grounds of
 - withdrawal (resignation, discharge or dismissal), *or*
 - normal retirement, *or*
 - early retirement, *or*
 - having reached age 65 or over but still working, *or*
 - invalidity.
- An eligible spouse/de facto partner or child may apply on the death of the scheme member.

Personal representative or dependant/s of the member

Please complete all sections of the form. Give **your own** details at Section 2 – *If the applicant is not the scheme member*, and Section 13 – *Applicant please sign here*. Through the rest of this form when we refer to 'you' we mean the scheme member.

please turn over ▶

On what basis are you applying?

Withdrawal (resignation, discharge or dismissal)

On ceasing employment because of resignation, discharge or dismissal, you can apply to defer your benefits in SSS or take a lump sum withdrawal benefit.

Conditions

- Any compulsorily preserved component of this benefit **must** be deferred or rolled over.
- Any rollover must be into a complying superannuation scheme, approved deposit fund, deferred annuity, or retirement savings account.

Early retirement

If you voluntarily retire between the ages of 55 and 60, you are eligible to apply for an early retirement benefit at a reduced rate.

Early retirement is not applicable for a woman who is contributing for retirement at age 55.

Payment options are the same as for normal retirement (*see below*).

Conditions

- You must have ceased employment.
- Any preserved component must be either rolled over or deferred unless
 - you are between your preservation age and 60 years and certify that you have retired permanently from the workforce, *or*
 - you are prepared to take the preserved component as a non-commutable pension

in which case all components of your benefit can be released.

Normal retirement

Normal retirement is from age 55 for a woman who was contributing for retirement at that age, or from age 60 for all other contributors.

Once you retire on or after reaching your *preservation age*, which is when the preserved part of your benefit can be released, you can apply for all of the components of your benefit.

Payment options

The SANCS benefit is paid as a lump sum – as a direct payment or a rollover.

Your SSS retirement benefit is a pension that can be commuted (exchanged) in full or part for a lump sum. Taking a retirement benefit protects your spouse/de facto partner's entitlement to a pension on your death.

Conditions

- If you are a woman who was contributing for retirement at age 55, then any preserved component must be either rolled over or deferred unless
 - you are between your preservation age and 60 years and certify that you are retired permanently from the workforce, *or*
 - you are prepared to take the preserved component as a non-commutable pension

in which case all components of your benefit can be released.

Reaching 65 years

Once you reach 65 years, even if you are still working, you can apply for all components of your benefits. However, you may only defer your benefit if you are working more than 10 hours per week, or 30 hours per week if you have reached age 70.

Invalidity retirement

The invalidity retirement benefit is a pension that may be commuted (exchanged) to a lump sum from age 55. In addition, your SANCS benefit is payable as a lump sum.

Conditions

- You can only apply for a SSS invalidity benefit if you are retired from your employment on the grounds of invalidity, or physical or mental incapacity to perform your duties.

It is the Trustee who determines whether these grounds exist, on the basis of medical advice from the NSW Government Medical Officer or other medical adviser nominated by the Trustee.
- If you are under your preservation age (55 – 60), you can only apply for the compulsorily preserved component of your benefit if you provide separate proof of incapacity in the form of certification from two legally qualified medical practitioners. They must certify that you are 'unlikely to ever be employed in a capacity for which you are reasonably qualified because of education, training or experience'.

If you are less than age 55, these two medical certificates will also enable you to receive the 15% general tax rebate applicable to superannuation pensions.

If you are suffering from a terminal illness, then you may be able to apply to have your lump sum benefit paid free of any tax, subject to certain eligibility criteria. In this case, for a commutation lump sum to be paid tax free, it must be an immediate commutation (that is, effective on the day after your exit date). Please go to the "what to do next" section to see what evidence you need to provide.

Death of the scheme member

On the death of the scheme member, an eligible spouse/de facto partner and/or child may apply for payment of a pension benefit. In the case of a member who dies before retirement, the lump sum SANCS benefit is also payable.

Where a spouse/de facto partner/child benefit is not payable, the *legal personal representative* of the deceased member may apply for any lump sum benefit that is payable from the scheme.

Conditions

- A spouse/de facto partner or child must provide proof of relationship to the member at the time of death.
- A student/child must provide proof of full-time study.
- The representative or beneficiaries must provide proof of death of the member, together with other documents relevant to the administration of the estate.

How do you want to be paid?

Pension benefits

Your pension will be paid by direct deposit to your nominated bank, building society or credit union account.

Direct crediting is not available on a full range of accounts, or for all building society and credit union accounts. To confirm this facility is available for your account, please check with your financial institution.

Lump sum

In most cases lump sum benefits can either be:

- deferred in SSS, *or*
- taken as a direct payment by way of direct deposit or by cheque, *or*
- rolled over to another complying superannuation fund, approved deposit fund, deferred annuity, or retirement savings account.

Note: Payment of any direct payment is subject to compulsory preservation rules.

Rolling over your benefit

Relevant information regarding rolling over your benefit to another complying superannuation fund has been included in these notes in order to assist you in understanding the affect that rolling over your benefit will have on your benefit entitlement. Should you require any further information or clarification on this matter, please contact Customer Service on 1300 130 096.

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 (includes salary sacrifice 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.

Application for payment or deferral of SSS benefits

Please read the covering notes and Fact Sheet(s) relevant to you before you complete the form.

1 Details of the SSS member

Member number Date employment ceased

Name of employer

Title (eg Mr Mrs Ms Miss Dr) Birth date

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)

2 If applicant is not scheme member

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

3 On what basis are you applying?

The SANCS benefit is available as a lump sum with each of the following SSS benefits, subject to Commonwealth preservation rules. If appropriate, we will pay the SANCS benefit with your SSS benefit.

I have read the *Notes for applicants* and am applying on the basis of:

mark one box with a cross

- withdrawal (resignation, discharge or dismissal): go to Section 4
- early retirement: go to Section 5
- normal retirement: go to Section 5
- having reached age 65 or over but still working: go to Section 5
- invalidity retirement: go to Section 5
- death of the member: if you are applying for a spouse/de facto partner and/or child benefit go to Section 5, otherwise go to Section 13.

4 Withdrawal benefit

Complete this section **only** if you are applying on the basis of withdrawal (resignation, discharge or dismissal).

Please note that a deferred (postponed) benefit may in time be greater than a benefit taken now. By choosing to take a benefit now you may be forfeiting the potentially higher deferred benefit. Please check your last SSS annual statement for details.

I am eligible to apply for a withdrawal benefit and if I am entitled to do so I now wish to:

mark one box with a cross

- defer (postpone) payment of all benefits, or (please also complete section 8)
- take a lump sum withdrawal benefit of the full amount of non-preserved components now available to me, and defer or rollover the preserved component of this benefit. (I acknowledge that if I choose the lump sum withdrawal benefit my spouse/de facto partner will not be entitled to a pension later).
(Please also complete section 8, Payment of debts on the account and section 12, Payment of a lump sum benefit.)

Note: If you choose to take the non preserved component of your lump sum withdrawal benefit now, your preserved component (which will include some or all of the SANCS benefit) cannot remain deferred in the scheme. It will have to be rolled over to another complying superannuation arrangement of your choice.

5 Pension or lump sum?

Complete this section **only if** you are applying on the basis of reaching age 65, invalidity, early or normal retirement, or for a spouse/de facto partner or child benefit on the death of a scheme member. You must also complete section 8, as well as sections 6 and 7, if applicable, in addition to those sections mentioned below.

I am applying for a retirement or spouse/de facto partner benefit or child benefit and I wish to:

mark one or more box(es) with a cross

- Take a pension** (please also complete section 10), **or**
- Commute all of my pension entitlement to a lump sum and I am age 55 or older** (Please also complete section 9, and section 12), **or**
- Commute part of my pension entitlement to a lump sum and take the remaining portion in pension and I am aged 55 or older.** (Please complete section 9, section 10, and section 12), **or**
- Take a lump sum withdrawal benefit**

Note: I acknowledge that if I choose the lump sum withdrawal benefit my spouse/de facto partner will not be entitled to a pension later.

(Please also complete section 12).

In each of the options above, your SANCS benefit is also payable and must be rolled over to another superannuation arrangement of your choice, or can be paid directly to you subject to the Commonwealth preservation rules. Please complete section 12 to indicate where your SANCS benefit is to be paid.

6 Spouse/partner details (where applicable)

Please complete this section **only if** you are married or have a de facto partner (which may include a partner of the same sex).

Spouse title (eg Mr Mrs Ms Miss Dr)

Gender (M or F)

Spouse/partner's family name

Spouse/partner's given name/s

Spouse/partner's date of birth

Spouse/partner's place of birth

Date of marriage

Place of marriage

If you are not married but are living together in a de facto relationship:

Date of commencement

7 Application for early payment of a preserved component

Complete this section **only if** you are aged less than 60 and are applying for early payment of a compulsorily preserved component.

If you do not mark one of these boxes your preserved component will remain preserved. (See your annual statement to find out how much you have preserved.)

mark one box with a cross

- I have been medically retired. I attach *Certificates of Incapacity* from two medical practitioners.
- I am between my preservation age and 60 years and have retired permanently from the workforce.
- I do not satisfy either of the above but wish to take the preserved part of my pension benefit as a non-commutable pension. I am aware this restricts my commutation rights. Your SANCS benefit will remain preserved and must be rolled over to another superannuation arrangement of your choice. Please complete section 12, for payment of a lump sum benefit.

Signature

Name (please PRINT)

Date

8 Payment of debts on the account

All members must complete this section.

If there is a contributions **surchage tax** debt on your SSS account this must be paid before the benefit can be paid.

How will any contributions surcharge tax debt be paid?

mark one or more box(es) with a cross

- By deduction from my SANCS benefit. (automatic if no other box is ticked).
- By cash payment (I enclose a cheque).
- By permanent reduction of pension.

Section 8 continued over page ►

8 Payment of debts on the account (continued)

How will any outstanding contributions be paid?
mark one or more box(es) with a cross

- By reduction of my Benefit (Automatic if no other box is ticked. For most benefits this means deduction from SANCS benefit and/or any lump sum amount. For full deferrals, your deferred SSS benefit will be reduced.)
- By deduction from my SANCS benefit.
- By cash payment (cheque enclosed).
- By deduction from my deferred withdrawal benefit (resignation, discharge or dismissal).
- Please use part of the lump sum that will be payable when my election to commute (exchange) pension is processed. (I have completed the *Exchanging (commuting) the pension for a lump sum*, section 9 of this form.)

Note: Any debt arising from a previous early benefit release on financial hardship or compassionate grounds will automatically be deducted from your benefit payment.

9 Exchanging (commuting) the pension for a lump sum

Complete this section **only** if you decide to exchange all or part of your pension for a lump sum.

9A I understand the legislation

It is important you read and understand the SSS Fact Sheet 14, *Exchanging your pension for a lump sum*, provided with this form. Please contact Customer Service if you need help.

Please cross the box below to certify:

- I have read and understood SSS Fact Sheet 14 which explains the legislation affecting my choice.

9B Election to exchange

Please cross one box only:

- a I wish to give up the whole of my pension and take a lump sum instead.
- OR**
- b I wish to exchange part of my pension and take part as a lump sum.

Please complete either i) or ii) to indicate your payment requirements:

- i) I wish to keep a fortnightly pension of \$ and take the balance as a lump sum.

or

- ii) I wish to take a lump sum of \$ and keep the balance as a pension.

9 Exchanging (commuting) the pension for a lump sum (cont)

OR

- c I wish to give up some/all of my fortnightly pension **in two stages***:

First Payment to be a lump sum of:

\$

Second Payment to be a lump sum of:

\$

(*The legislation allows you to choose to exchange (commute) your pension in two stages if you prefer, with each lump sum being payable on a different date, **provided that both dates occur within 13 months of the date when your right to exchange first arose.** Please also complete section 9C below.)

9C When do you want your lump sum election to take effect?

Please note that payment will be made as soon as practicable after the effective date. Interest will be paid for the time between the effective date and the actual payment date.

Please indicate one of a, b or c in part 1 only. Please also complete part 2 if you wish to commute your pension in two stages.

Part 1

- a) I wish for my election to take effect on:

- My 55th birthday, **or**
- My 60th birthday.

If your election is being made in the six months before your 55th or 60th birthday as appropriate.

OR

- b) The day this form is received by Pillar Administration.

(Note: Only applicable if this date is after your 55th or 60th birthday as appropriate. Please see SSS Fact Sheet 14, *Exchanging your pension for a lump sum* for more information).

OR

- c) From the following date: (within 13 months of the date your right to commute arose).

Part 2

Please complete only if you have crossed box c in part 9B of this form.

I wish the second payment to be effective from the following date:

(Not before the first payment date and within 13 months of the date your right to commute arose).

Note: A reversionary pensioner may only rollover a commuted pension six months after the date of the contributors/pensioners death, subject to the SSS commutation election rules.

10 For payment of a pension

Account details

Pay direct into this account*:

Name of Account holder

(The account must be held solely or jointly in your name)

Account number

BSB number

Name of bank/building society/credit union

Branch

* Direct crediting is not available on a full range of accounts, or for all building society and credit union accounts. To confirm whether this facility is available, please check with your financial institution.

11 Health insurance premiums

Complete this section **only if** you want health insurance premiums to be automatically deducted from pension payments.

Pillar can only forward payments to one of the following: Government Employees Health Fund, HCF, MBF, Manchester Unity Health Fund, Medibank Private, NIB, R & T Health Fund, Teachers Health Fund, Australian Unity Health Ltd, Independent Order of Rechabites Health Fund, St Lukes Health Insurance, United Ancient Order of Druids Health Fund, Western Districts Health Fund.

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

Name of fund

Registered no.

Table (plan)

Amount per fortnight

12 For payment of a lump sum benefit (SANCS benefit, withdrawal benefit and/or commuted pension)

Lump sums may be taken in the form of:

- a direct cash payment, or
- a rollover into another superannuation scheme, approved deposit fund or approved annuity, or
- a rollover of part of the amount and a direct cash payment of the balance.

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



Rollover

Name of chosen rollover fund

Cheque payee *(if different from fund name)*

Postal address of chosen rollover fund

Suburb, Town, City

Postcode

Contact name *(if known)*

Rollover policy name and/or number *(if known)*

12 For payment of a lump sum benefit (SANCS benefit, withdrawal benefit and/or commute pension) (cont)

Roll over the full amount of the benefit, including my SANCS benefit.

or

Roll over this amount of the benefit:

and pay the balance by direct cash payment.

Rollover my SANCS benefit or preserved component only.

Please provide the following details about your chosen rollover fund.

A) 1) Superannuation Product Identification Number (SPIN)

or

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

And

B) 1) Australian Business Number (ABN) of chosen rollover fund

To avoid delay in the payment of your benefit, please complete a box in **both** (A) and (B) 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

Direct cash payment *

Pay into my nominated pension account (section 10).

Note: If no lump sum payment details are provided then it will automatically be paid into the same account as any pension payments.

Pay direct into this account*

Post a cheque to my home address.

Name of account holder

(The account must be held solely or jointly in your name)

Account number

BSB number

Name of bank/building society/credit union

Branch

* Direct crediting is not available on a full range of accounts, or for all building society and credit union accounts.

To confirm whether this facility is available, please check with your financial institution.

13 Applicant: please sign here

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

(Delete if not applicable) I acknowledge the arrangements for deductions from my fortnightly pension.

Signature

Name (please PRINT)

Date

Your privacy

The information you provide in this form is collected by and held for State Super by the fund administrator, Pillar Administration (Pillar), in accordance with the *Privacy and Personal Information Protection Act 1998*, under which you have rights of access and correction. For further information about privacy, contact Pillar by writing to PO Box 1229, Wollongong NSW 2500 or visit www.statesuper.nsw.gov.au

Please turn over for what to do next

What to do next

Prepare supporting documents

* All the forms you will need are available from Customer Service: telephone 1300 130 096 for the cost of a local call.

If you are under age 60 and applying for a pension:

- Complete ATO *Tax File Number Declaration**.

If you are under age 60 and not applying for a pension:

- Send a completed *Tax File Number collection form** if your TFN has not already been given to us.

For an invalidity pension

- If you crossed the **first** box in Section 7 of this form, to apply for early payment of a compulsorily preserved benefit, two *Certificates of Incapacity*, each one completed by a different medical practitioner is required (You can use one form provided that it is signed by two different medical practitioners).

For a spouse/partner, child/student pension or a lump sum death benefit

- For a list of supporting documents needed for these applications, please refer to the detailed documents list that was provided to you previously.

To pay any debts on your account by cheque

- Make cheque payable to State Super.

Proof of identity

All applicants must provide proof of identity (unless you are deferring all of your benefit). See below for details of what information is required.

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.

Make sure that proof of change of name, eg. a 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.

Attach documents to this form and post to:

State Super
PO Box 1229
Wollongong NSW 2500