

# Application for payment of a previously deferred SSS benefit

## Notes for applicants

### Use this form to ...

- receive payment of a SSS deferred pension\* and/or SANCS benefit, or
- receive your SSS immediate lump sum† at any time before retirement age.

#### Notes

\* A deferred pension can in certain circumstances be exchanged (commuted) for a lump sum – see The lump sum option below for details.

† If you decide to take an immediate lump sum, you forfeit your right to a deferred pension and no spouse's/partner's benefit will be payable on your death.

### Who can apply (the applicant)

- a member who satisfies one of the conditions listed below in *Under what circumstances is a benefit payable*, or
- the legal spouse, de facto partner (which may include a partner of the same sex) or personal representative of a member who is deceased or incapable of administering their own affairs.

### Under what circumstances is a benefit payable?

#### For the immediate lump sum

- You can apply at any time for the immediate lump sum unless you are a public sector executive officer who deferred a benefit without ceasing employment (please contact Customer Service for more information).

#### For the deferred pension benefit

- This benefit can be applied for on the basis of **one** of these circumstances:
  - normal retirement or early voluntary retirement,
  - invalidity,
  - death,
  - retirement from the workforce subject to certain conditions.

### The lump sum option

The option to exchange (commute) part or all of your deferred pension for a lump sum is available at age 55 (subject to Commonwealth preservation rules) or pension commencement, whichever is later. More information about the lump sum option is given in *Exchanging your pension for a lump sum* (SSS Fact Sheet 14).

### SANCS benefit

The SANCS benefit comprises your lump sum Basic Benefit and, if applicable, Commonwealth Government Co-contributions.

### Deciding your eligibility

Read the Fact Sheets available from Customer Service to help you assess your eligibility to apply for a SSS deferred benefit and/or SANCS benefit. Relevant Fact Sheets are:

*Optional deferred benefit* (SSS 17)

*When can I be paid my superannuation benefits?* (STC 4)

The Fact Sheets will help you to understand the benefit to which you may be entitled, and any conditions for payment. You can also find them on our website: [www.statesuper.nsw.gov.au](http://www.statesuper.nsw.gov.au)

### Compulsory benefit preservation

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 from the workforce on or after your preservation age (between 55 and 60).

Your preserved component is also payable on permanent incapacity or death, or may be released earlier on financial hardship or compassionate grounds.

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 deferred pension or lump sum benefit on age retirement is available from age 55. If your normal retirement age is 60, an early voluntary retirement benefit is payable at a reduced rate if it commences before that age.

### Applying on the basis of invalidity

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 benefit. If this is the case, then you must provide a confidential medical report, and if applicable 2 certificates of incapacity. These can be obtained from Customer Service.

### Applying on the basis of death of scheme member

On the death of a scheme member, their eligible legal spouse, de facto partner (which may include a partner of the same sex) or legal personal representative can apply for benefit payment (the pension can be exchanged for a lump sum if the spouse/partner is age 55 or over).

If payment is to the legal personal representative of the member, then please contact Customer Service for details.

#### Conditions

- Proof of death must be provided.

### Payment options

#### For lump sum benefits

In all cases except death, the benefit can be:

- paid in cash (a part may be required to be preserved and therefore must be rolled over to another superannuation arrangement of your choice, including First State Super), or
- rolled over to another superannuation fund or retirement savings account, or
- a combination of rolling over part of the benefit and having the balance paid in cash.

In the case of the death of a scheme member, if taken as a lump sum, the deferred benefit can only be paid in cash, or rolled over to purchase an immediate annuity or pension.

#### For the pension benefit

- Full pension paid fortnightly to your nominated account, or
- part pension part lump sum (provided you meet the requirements for payment of a lump sum). The part of the benefit that is paid as a lump sum can be rolled over subject to the conditions as listed above at *For the immediate lump sum benefit*.

#### 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 deferred benefit will have on your benefit entitlement. Should you require any further information or clarification on this matter, please contact Customer Service.

You must specify in section 9 of this form whether you wish to include any undeducted contributions and/or post 30 June 1994 invalidity component in your rollover. These components will be included automatically if you rollover all of your benefit. If only part of your benefit is to be rolled over and nothing is specified, then it will be assumed that you do not want to have these components included in the rollover.

#### Any debts on the account

Debts on the account, such as a contributions surcharge tax debt, and/or contribution arrears debt, must be settled before benefits are paid. Options for payment are shown in section 7 of this form.

### Giving your tax file number

If you have not already given us your TFN, you should consider doing so now before your benefit is paid or rolled over. You do not have to give us your TFN, but if you don't your benefit may be taxed at a higher rate than is necessary. (You may get this back at the end of the financial year in your income tax return.)

To give us your TFN, complete a *TFN collection* form available from Customer Service and send it to us with this form.

*Note to personal representatives of members:* Please note that the TFN you should give is that of the scheme member.

### If you need help with this form

Contact Customer Service  
phone: **1300 130 094**

(for the cost of a local call unless calling from a mobile or pay phone)

email: [enquiries@stc.nsw.gov.au](mailto:enquiries@stc.nsw.gov.au)

## Application for payment of a previously deferred SSS benefit

### 1 Who is the applicant?

Mark one box with a cross:

I am a member of this scheme.

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 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 Details of the scheme member

Superannuation number

Birth date

DD / MM / YY

Title

(eg Mr Mrs Ms Miss Dr)

Daytime contact telephone number

Family name

Given name/s

Postal address (if the member is the applicant)

Suburb, Town, City

Postcode

### 3 On what basis are you applying?

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

Payment of a deferred pension and SANCS benefit on the basis of:

- Reaching age 65 or over
- Normal retirement
- Early Voluntary Retirement
- Permanent invalidity
- Death of the scheme member

Go to section 4

or

Payment of immediate lump sum benefit and SANCS benefit (I understand that in taking the immediate lump sum benefit I forfeit my right to a deferred pension and that there will not be any spouse/partner's benefit payable on my death.)

Go to section 6

or

Payment of my SANCS benefit only

Go to section 6

## 4 Pension Details

Complete this section only if you are eligible and have applied for payment of a SSS deferred pension. All applicants must complete Part A. Only applicants who will actually receive pension payments need to complete Parts B, C and D.

### A Spouse/partner details

If you are married or have a de facto partner (which may include a partner of the same sex), please provide their details below.

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

### B Pension Payment Details

Please complete this part to give details of where you would like your pension paid.

Pay direct into this account\*:

Name of Account Holder

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.

### C 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 and West 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

Health fund membership no

Table (plan)

Amount per fortnight

### D Pension Commencement Date

You may nominate a pension commencement date that is not later than 3 months after the default pension commencement date.

The default pension commencement date is typically the day your application for payment of your benefit is received by the scheme or your applicable birthday (55th or 60th) whichever is later. If your first actual pension payment is after this date, then pension arrears will be paid for the period between the two dates.

**It is important to note that if you elect to nominate a later pension commencement date, then no pension arrears will be paid for the period between the default pension commencement date and the nominated pension commencement date.**

If you do not nominate a pension commencement date, then the default pension commencement date will be used.

I wish for my pension to commence from the following date:

I understand that pension arrears will not be paid for the period between the default pension commencement date and the date nominated above.

## 5 Commutation Details

Please complete this section if you wish to commute your pension to a lump sum.

### A Commuting the pension to a lump sum

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. I understand that if I commute part of my pension prior to age 60, I do not have a further option to commute at age 60.

### B Election to commute

Note: The legislation allows you to commute (exchange) your pension in two stages, with each lump sum payable at a different date, provided that both dates occur within 13 months of the date when your right to commute your pension first arose.

Please cross one box only:

- I wish to give up the whole of my pension and take a lump sum instead. Please also complete section 9.

OR

- I wish to give up some of my pension and take some as a lump sum. Please ensure you have completed section 4 parts B, C and D in respect of the pension.

Please indicate either i) or ii) below:

- 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.

OR

- 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:

\$

### C 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 section 1 only. Please also complete section 2 if you wish to commute your pension in two stages.

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

I wish for my election to take effect on:

My 55th birthday, or

My 60th birthday.

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, *Commutation of a pension to lump sum* for more information).

OR

- c) From the following date:

DD /  MM /  YY (within 13 months of the date your right to commute arose).

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

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

Note: A reversionary pensioner may only rollover a commuted pension six months after the date of the contributors/pensioners death, unless it is rolled over to purchase an immediate annuity or pension, subject to the SSS commutation election rules.

## 6 Conditions of release

### All applicants must complete this section.

Complete this section to enable payment of the preserved component of your benefit. The preserved portion of your benefit usually includes your SANCS benefit and/or part of your SSS lump sum or pension.

Mark one box only with a cross:

- I am between my preservation age (at least 55) and 60 years and have permanently retired from the workforce; or
- I have exited employment on or after age 60; or
- I am applying under incapacity. I have attached certificates of incapacity from two medical practitioners; or
- I do not satisfy the above but wish to take the preserved part of my pension benefit as a non-commutable pension. I acknowledge that this part can never be commuted to (exchanged for) a lump sum by either me or, in the event of my death, my spouse/de facto partner; or
- I do not satisfy any of the above conditions of release, and acknowledge that any preserved component must remain preserved.

Signature

Name (please PRINT)

Date

DD	MM	YY
/	/	

## 7 Payment of debts on the account

If there is a contributions surcharge tax debt on your deferred SSS account, this must be paid before the benefit can be processed.

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 (cheque enclosed).
- By permanent reduction of my pension.

How will my contribution arrears debt be paid?

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

- By cash payment (cheque enclosed).
- By deduction from my SANCS benefit (automatic if no other box is ticked).
- Please use part of the lump sum that will be payable when my election to commute my pension is processed. You must ensure that section 5 is also completed.

## 8 SANCS benefit

### All members must complete this section.

Please indicate in this section how you would like your SANCS benefit to be paid.

Mark one or both box(es) only with a cross:

- Rollover
- Direct payment.

You must complete section 9 in order to provide payment instructions.

Note: If you have not met a condition of release and:

- you have elected to take your immediate lump sum benefit then the preserved component of your benefit including the preserved part of your SANCS benefit will automatically be rolled over to First State Super, unless you indicate that you wish to have the benefit rolled elsewhere, or
- you have elected to defer the preserved part of your SSS pension, then your SANCS benefit will be preserved together with the preserved part of your pension, unless you indicate that you wish to rollover the SANCS benefit elsewhere.

## 9 How do you want your lump sum to be paid?

Please read the relevant Notes (see front page) for your basis for application. Subject to conditions described in the Notes, a lump sum (whether immediate lump sum benefit or lump sum benefit) can be paid:

- as a rollover to a complying superannuation scheme, approved deposit fund, deferred annuity, retirement savings account, **or**
- directly to you (subject to the preserved benefit rules), **or**
- as a combination: part of the amount is rolled over and part is paid directly to you.

Rollover and/or direct 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

Rollover policy number / Contact name (if known)

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

To avoid delay in the payment of your benefit, please complete **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](http://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.

Include the following component amounts with the amount rolled over:

Undeducted contributions

Post 30 June 1994  
invalidity

If you wish to rollover into more than one fund, please write the fund details on the back page of this form at box A.

### Direct payment

Pay into my nominated pension account (section 4B)

Pay direct into this account:

Account name

Account number

BSB number

Name of bank/building society/credit union

Branch

Include the following component amounts with the direct payment:

Undeducted contributions

Post 30 June 1994  
invalidity

Mark one box with a cross:

Pay the full benefit in cash

Pay this amount of the benefit:

and pay the balance by rollover.

**Note:** If no account details are provided then any direct payment will be deposited into your nominated pension account, if applicable.

## 10 Applicant: *please sign here*

I have read the *Notes for applicants* and the relevant Fact Sheet(s) (including SSS Fact Sheet 14) and I **certify that** the information given in this form is correct.

If you are applying on the basis of invalidity, please cross the box below.

- 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.

Signature

Name (please PRINT)

Date

DD	MM	YY
/	/	

## What to do next

### Prepare supporting documents

- \* All the forms you will need are available from Customer Service: telephone 1300 130 094 for the cost of a local call (unless calling from a mobile or pay phone).

If we ask you for a *certified* copy of a document, this means the document must be sighted by a justice of the peace (JP) and signed as a true copy of the original. The JP number or their full name contact number and address must be clearly displayed.

To confirm the member's identity for **all** benefits.

- Send the original or a certified copy of any one of these documents:
- birth certificate *or*
  - passport *or*
  - certificate of Australian citizenship *or*
  - certificate of evidence of Australian residency *or*
  - current RTA photo driver's licence.

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

- Send a completed *TFN collection form*\*

### For **invalidity** benefits

- To enable your application to be assessed, you must enclose a confidential medical report, which can be obtained from Customer Service.
- If you require a tax concession and/or the preserved components of your benefit, send 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

- Send the original or a certified copy of:
- the death certificate *and*
  - (where there is a surviving widow/widower) the marriage certificate *or*
  - (where there is no surviving widow/widower) either the grant of probate or letters of administration.
- Send evidence of age (see below).
- If you are the de facto partner (which may include a partner of the same sex) of the deceased, contact Customer Service to find out what documentation is required.

Attach the documents to this form and post to:

**State Super**  
**PO Box 1229**  
**Wollongong NSW 2500**

## Your privacy

The information you provide in this form is collected 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. 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 and the insurer. Information you provide may be disclosed to lawfully authorised government agencies. For further information about privacy, contact Pillar by writing to PO Box 1229, Wollongong NSW 2500 or visit [www.statesuper.nsw.gov.au](http://www.statesuper.nsw.gov.au)

## Additional rollover funds (cont. from 9)

### A

**If applicable:** additional chosen rollover fund

If you wish to rollover into more than one fund, please give the fund details and the amount to be rolled over.

Name of additional rollover fund

Cheque payee (if different from fund name)

Postal address of additional rollover fund

Suburb, Town, City

Postcode

Rollover policy number / Contact name (if known)

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

Rollover this amount of the benefit

Include the following component amounts with the amount rolled over:

Undeducted contributions

Post 30 June 1994 invalidity

To avoid delay in the payment of your benefit please complete **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](http://www.apra.gov.au)