

Application for Deferral of a SASS Benefit

Please print clearly in black ink.

Use this form...

- ▶ Use this form to defer your SASS and SANCS benefit (or to defer your SASS benefit and roll over your SANCS benefit). The SANCS benefit includes the basic benefit and, if eligible, the additional employer contribution (AEC) account and any Commonwealth Government contributions.

Do not use this form...

- ▶ If you are applying for payment of a SASS benefit, please complete SASS Form 412: Application for payment of a SASS benefit. If you are leaving your current employment and starting with another employer you could still be covered by SASS. To continue your membership of SASS, you will need to apply **within two months** of starting your new employment. Please complete STC Form 238: Continuity of scheme membership.

Notes for applicants

Important fact sheets to read

SASS Fact Sheet 5: Retirement benefit
SASS Fact Sheet 9: Retrenchment benefit
SASS Fact Sheet 10: Resignation (Withdrawal benefit)
SASS Fact Sheet 13: Optional deferred benefit
SASS Fact Sheet 15: Choosing an investment strategy
STC Fact Sheet 3: Taxation
STC Fact Sheet 4: When can I be paid my superannuation benefits?
STC Fact Sheet 10: Basic Benefit
STC Fact Sheet 13: Information about the Commonwealth Government's Superannuation Co-contribution and the low income superannuation tax offset
STC Fact Sheet 20: SANCS Additional Employer Contributions (AEC) Account

Payment options

- You can defer your full benefit in the scheme.
- You can defer your SASS benefit in the scheme and rollover your SANCS Benefit.

Pension option

Note: If you would have had an entitlement to a SASS pension at age 60 and elect to defer you benefit you will not have a pension option when you apply for your deferred benefit.

Choice of investment strategy

Note: in order for your investment strategy to be effective from the date of deferral, this completed application form will need to be received by the Administrator no later than your last day of service.

If this form is received after your last day of service, your benefit will be invested in the Trustee default investment strategy. If you are aged under 60, the default strategy is Growth. If you are aged 60 or over, the default strategy is Balanced. SASS members with deferred benefits are automatically switched to the Balanced investment strategy from age 60.

If your completed Application for Deferral of a SASS benefit form (SASS Form 410) is received on or before the 25th of a month, the switch nominated in Section 5 will occur on the last day of that month. If the form is received by the Administrator after the 25th of the month, it will not be processed until the last day of the following month.

Investment choice applies to the whole of a deferred member's SASS benefit, but does not apply to the SANCS benefit. This means that investment choice does not apply to the deferred basic benefit, any additional employer contribution (AEC) amount, any Commonwealth Government co-contribution or LISTO amounts and any Superannuation Guarantee shortfall amount.

We recommend you seek professional financial advice before choosing your investment strategy.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 095** or email **enquiries@stc.nsw.gov.au**

2. If applicant is not a scheme member (continued)

Work or Home Daytime contact telephone number

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Mobile number

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Email address

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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3. On what basis are you applying?

Mark one box with a cross.

I have read the relevant fact sheet/s (see Notes for applicants) and meet the criteria for applying on the basis of:

- Retrenchment
- Retirement
- Resignation or dismissal
- Reaching age 65 and continuing to work

4. What are you applying for?

Mark one box with a cross.

- To defer payment of my SASS and SANCS benefit until a later date.
- To defer payment of my SASS benefit and rollover my SANCS Benefit (Please also complete section 6).

5. Choice of investment strategy

5a) Please invest my deferred benefit as follows:

By completing this section you are nominating how your current account balance is to be invested. Complete this section only if you do not want your current account balance invested in the Trustees 'default' investment strategy - the Growth Strategy for those aged under 60 and the Balanced Strategy for those aged over 60.

Please use WHOLE percentages only.

Please check your confirmation letter to ensure that your current account balance has been invested in accordance with your instructions. Please note that any amendment will only be actioned at the time of receipt of any replacement form and processed in accordance with normal fund rules.

***Important: if you do not complete this form properly and sign where required, your investment choice will not be valid and your current account balance will be invested wholly in the default investment strategy applicable for your age.**

Investment strategy	Percentage			
Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Balanced	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Conservative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
Cash	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	%
TOTAL	1	0	0	%

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This section should only be completed if you do not wish to defer payment of your SANCS benefit.

To avoid delay in your payment, please complete all rollover details below.

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. Rollover details for SANCS benefit

Name of rollover fund

Postal address

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Suburb

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State/Territory

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Postcode

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Unique Superannuation Identifier (USI) (not applicable for transfers to SMSF's)

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Electronic Service Address (ESA)* (only applicable for transfers to SMSF's)

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Australian Business Number (ABN)

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Your member account number in rollover fund

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*An ESA is an alias that represents the uniform resource locator (URL) or internet protocol (IP) address of a messaging provider. It ensures you meet all technical requirements for interacting electronically across the superannuation network. An email address is not an ESA.

You can obtain an ESA from an SMSF messaging provider or through your SMSF intermediary such as SMSF administrator, tax agent, accountant or some banks. Many of these options are no cost or low cost.

If you choose to rollover any part of your benefit – it must be rolled over to a complying superannuation fund. If you choose to rollover to a self-managed superannuation fund (SMSF), payment will be made by electronic funds transfer (EFT) to the SMSF's operating bank account. You will need to provide a copy of a bank statement for the SMSF, and the bank account name will need to match the name of the SMSF. Your membership in the SMSF will also be confirmed using the ATO's SMSF verification service prior to processing any rollover.

7. Applicant - please sign here

I have read the Notes section and the relevant fact sheets and certify that the information given in this form is correct.

If you are applying to defer a retrenchment benefit, please certify the following statement by marking with a cross:

I understand that no benefit other than a retrenchment benefit can be paid to me from SASS.

Name (Print in BLOCK LETTERS)

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Signature

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Date

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If you need help with this form

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Your privacy

The information you provide in this form is collected on behalf of and held for State Super by the scheme administrator, Mercer Administration Services (Australia) Pty Ltd, in accordance with STC's Privacy Statement, the Privacy and Personal Information Protection Act 1998 (NSW) and the Health Records and Information Privacy Act 2002 (NSW), under which you have rights of access and correction. Information you provide may be disclosed to lawfully authorised government agencies and third parties.

For further information about privacy, contact Mercer by writing to:

GPO Box 2181
Melbourne VIC 3001

or visit

www.statesuper.nsw.gov.au.

ABN 29 239 066 746
SPIN SAS0101AU

8. What to do next

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

- Completed Tax File Number collection form
- Proof of identity documents (see section 9).

All forms are available from the website and Customer Service.

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, however tax may be deducted from any benefit paid to you at a higher rate than would otherwise be the case.

Return the completed form to

State Super (SASS)
GPO Box 2181
MELBOURNE VIC 3001

9. Proof of Identity

Proof of identity is only required if your application is for the rollover of your basic benefit to a Self Managed Super Fund (SMSF).

Note – You are **not required** to provide proof of identification if you are applying to rollover your basic benefit to a complying superannuation fund, other than a self managed superannuation fund (SMSF). If your basic benefit is being transferred to a complying superannuation fund (other than a SMSF) we are able to verify your identity through the Australian Taxation Office (ATO) using their Super TFN Integrity Check (Super TICK) service. In the event that Super TICK is unavailable or if the records we hold do not match the ATO records – identity documents may be required. Identity documents will still be required for rollovers to a SMSF.

See below for acceptable certified[†] documents which must be submitted with your application if required:

Either

One of the following certified documents:

- Current Australian State or Territory drivers licence containing a photograph of the person, or
- Australian Passport, or
- Current card issued under a State or Territory law for the purpose of providing a person's age containing a photograph of the person, or
- Current foreign passport or similar travel document containing a photograph and the signature of the person*

OR

One certified document from each of the following groups:

Group 1

- An Australian birth certificate or birth extract issued by a State or Territory
- Citizenship certificate issued by the Commonwealth
- Current pension card issued by Centrelink that entitles the person to financial benefits

If you need help with this form

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9. Proof of Identity *continued*

Group 2

- Notice issued by the Commonwealth or a State or Territory government within the preceding 12 months that records the provision of financial benefits to you, i.e., a letter from Centrelink.
- Notice issued by the Australian Taxation Office within the past twelve months that contains your name and residential address and records an amount payable to or by you, i.e., your last tax assessment.
- Notice issued by a local government body or utilities provider within the past three months showing the provision of services to you and your current residential address, i.e., water, gas or electricity bill, rates notice.

* Documents not written in English must be accompanied by an English translation prepared by an accredited translator.

Change of name

Make sure that proof of change of name is also provided if your current name is not the same as the name on these documents, e.g. Change of name certificate, or deed poll document.

If your name has changed on marriage, a marriage certificate issued by the Registry of Births, Deaths and Marriages is required; ceremonial marriage certificates are not acceptable.

† 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.

If you are in Australia

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

- Australia Post Permanent Employee or Agent (who is currently employed

with the post office and has at least two continuous years of service or is in charge of supplying postal services to the public)

- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the Consular Fees Act 1955)
- Bailiff
- Bank Officer, Building Society Officer or Credit Union Officer (with two or more years of continuous service)
- Chiropractor
- Commissioner for Affidavits or Declarations
- Court Officer: Registrar or Deputy Registrar of a Court, Judge, Clerk, Magistrate, Master of a Court, Chief Executive Officer of a Commonwealth Court
- Dentist
- Fellow of the National Tax Accountants' Association
- Finance Company Officer (with two or more years of continuous service with one or more finance companies)
- Justice of the Peace
- Legal practitioner
- Marriage celebrant (registered under Subdivision C of Division 1 of Part IV of the Marriage Act 1961)
- Medical practitioner
- Member of Chartered Secretaries Australia
- Member of Commonwealth Parliament, State Parliament, Territory Legislature or a Local Government Authority (State or Territory)
- Member of Engineers Australia (other than at the grade of student)
- Member of the Association of Taxation and Management Accountants
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Australian Defence Force (who is an officer; or a non-commissioned officer within the meaning of the Defence Force Discipline Act 1982 with two or more years of continuous service or a warrant officer within the meaning of that Act)

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9. Proof of Identity *continued*

- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Minister of Religion (registered under Subdivision A of Division 1 of Part IV of the Marriage Act 1961)
- Notary Public
- Nurse
- Optometrist
- Officer with, or a credit representative of, a holder of an Australian credit licence, having two or more years of continuous service with one or more licensees
- Officer with, or authorised representative of, a holder of an Australian financial services licence, having two or more years of continuous service with one or more licensees
- Patent attorney
- Permanent employee of the Commonwealth (or Commonwealth Authority) or a State or Territory (or State or Territory Authority) or a Local Government Authority with two or more years of continuous service
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Pharmacist
- Physiotherapist
- Police Officer, Sheriff's Officer or Sheriff
- Psychologist
- Senior Executive Service Employee of the Commonwealth (or Commonwealth Authority) or a State or Territory (or State or Territory Authority)
- Teacher employed on a full-time basis at a school or tertiary education institution
- Trade marks attorney
- Veterinary surgeon

If you are outside Australia

The following people are eligible to certify copies of original documents outside of Australia:

- consular staff at an Australian Embassy, High Commission or Consulate
- a public notary or or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are visiting or living in.

The professions listed under **If you are in Australia** can only certify documents outside Australia if they work or are registered in Australia. Where your documents are certified outside Australia, the certifier must quote their registration number or the relevant law that qualifies them to authenticate your documents.

If you need help with this form

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