

Application for Payment of a Previously Deferred SSS Benefit

Please print clearly in black ink.

Use this form...

If you have a deferred SSS benefit, and

- ▶ wish to receive a deferred SSS pension and/or SANCS benefit
- ▶ wish to receive the special deferred age 55 retrenchment pension
- ▶ wish to receive the SSS immediate lump sum benefit
- ▶ if you are the legal spouse, de facto partner (which may include a partner of the same sex) or personal representative of a member with a deferred SSS benefit who is deceased or incapable of administering their own affairs.

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

Note also that you may apply for a deferred SSS benefit even if you are still working.

Do not use this form...

- ▶ if you do not have a previously deferred SSS benefit
- ▶ to apply for early release of a deferred benefit on the basis of severe financial hardship, or on compassionate grounds.

Customer Service can tell you which form to use in your circumstances.

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 to understand your eligibility and any conditions for payment.
- ▶ Please contact Customer Service or look at our website www.statesuper.nsw.gov.au for copies of any Fact Sheets relevant to your application.
- ▶ 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 (SSS)
PO Box 1229
Wollongong NSW 2500

Notes for applicants

Important Fact Sheets to read:

- SSS Fact Sheet 17:** Optional deferred benefits
- SSS Fact Sheet 16:** Retrenchment benefit
- 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

Under what circumstances is a benefit payable?

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).

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm (AEST) Mon–Fri on **1300 130 094** or email enquiries@stc.nsw.gov.au.

Notes for applicants (continued)

Deferred pension benefit

- You can apply for this benefit in the following circumstances:
 - you are age 55 or more even if you are still working
 - you are permanently incapacitated.

The special age 55 retrenchment pension is payable from age 55.

If a member with a deferred special age 55 retrenchment pension is permanently incapacitated or dies before reaching age 55 their benefit is recalculated as a standard deferred pension benefit. See SSS Fact Sheet 16: *Retrenchment benefit* for more information.

Exchanging the pension for a lump sum

SSS pensioners can exchange all or part of their pension for a lump sum payment if they are aged 55 or more (subject to Commonwealth preservation rules). If you are aged between 55 and 60 and elect not to commute any part of your pension at this time you will have a second and final opportunity to do so at age 60.

If you are under age 55 and are requesting payment of your deferred pension on the grounds of permanent incapacity you cannot commute any part of your pension at this time, but you will be able to elect to commute all or part of your pension at age 55. If you do not commute any part of your pension at age 55 you will have a second and final opportunity to commute at age 60.

If you are currently aged 60 or more this is your final opportunity to exchange all or part of your pension for a lump sum payment. More information about the lump sum option is given in SSS Fact Sheet 14: *Exchanging your pension for a lump sum*.

SANCS benefit

State Authorities Non-contributory Superannuation (SANCS) benefit

As a member of SSS, you are entitled to receive a SANCS benefit. The SANCS benefit includes the basic benefit and, if eligible, the additional employer contribution (AEC) account and any Commonwealth Government contributions.

Basic Benefit

The basic benefit is an award-type benefit that is fully paid by your employer.

Additional employer contributions (AEC) account

Not all SSS members will have an AEC account, as it only applies to members whose employment after 30 June 2013 was subject to NSW Public Sector Wages Policy. Eligible members receive an additional employer contribution at the rate of 0.25% of their salary for the 2013–14 financial year and 0.5% of their salary for the 2014–15 and later financial

years. Interest is paid on the contributions that accumulate in an AEC account.

Commonwealth Government contribution

Commonwealth Government contributions include the super co-contribution and the Low Income Superannuation Tax Offset (LISTO). Further information can be found on STC Fact Sheet 13: *Information about the Commonwealth Government's Superannuation co-contribution and the Low Income Superannuation Tax Offset*.

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

Preserved component

Commonwealth laws generally require that all of your SANCS benefit and part of your SSS benefit must be preserved (kept in the superannuation system) until you meet one of the following conditions of release:

- retire from the workforce on or after your preservation age (between 55 and 60)
- cease employment on or after age 60
- attain age 65, even if you continue working
- become permanently incapacitated
- suffer from a terminal illness.

Preserved SSS pension

If you are applying for a deferred SSS pension or a special deferred age 55 retrenchment pension and you do not meet one of the above conditions of release your pension benefit will be subject to certain restrictions. Part of your pension will be able to be paid directly to you each fortnight but part of your pension will be deemed a preserved pension and be treated as follows:

- You can elect for the preserved pension to remain deferred in SSS until you do meet a condition of release. The amount of your preserved pension will accrue each fortnight to a deferred account in your name (together with the basic benefit if you elect to leave that benefit deferred in the scheme) and your account will be adjusted with investment earnings at the scheme earning rate.
- Alternatively you can elect to take the preserved pension as a **'non-commutable' pension**. This means that the preserved pension can be paid but your right to commute the pension is restricted – the restriction being that the preserved part of the pension can only be commuted in the following circumstances:
 - by you within six months of the date the pension commences to be paid provided that you have met a full condition of release during that six month period, and

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Notes for applicants (continued)

- by your spouse/partner, including a same sex partner, should they receive a spouse pension after your death, within either:
 - 20 years of your pension commencing, or
 - the period of your life expectancy at pension commencement, if less than 20 years.

If you elect to have the entire pension paid to you then your basic benefit has to be rolled over to another superannuation fund (it cannot remain deferred in SANCS). If you elect to keep the preserved pension in SANCS your basic benefit can also remain deferred in SANCS.

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

Applying for a pension on the basis of being age 55 (or older)

Deferred pension

The deferred pension benefit is available from age 55. If your normal retirement age is age 60 and you request payment of your benefit before age 60 your deferred pension is paid at a reduced rate. See SSS Fact Sheet 17: *Optional deferred benefit* for more information.

Your deferred pension will be paid from your 55th birthday or the date that we receive your application form requesting payment of your benefit, whichever is the later. If we receive your application form after your 55th birthday, we cannot pay pension arrears back to your 55th birthday.

You are eligible to apply for the deferred pension even if you are still working.

Deferred special age 55 retrenchment pension

The deferred special age 55 retrenchment pension will be paid from your 55th birthday.

Applying on the basis of permanent incapacity

If you suffer permanent physical or mental incapacity, where the incapacity prevents employment in any occupation that it would be reasonable to expect you to undertake, you can apply for payment of the deferred pension. If this is the case, then you must provide a confidential medical report, and if applicable two certificates of incapacity. These can be obtained from Customer Service.

If you have a deferred special age 55 retrenchment pension and suffer permanent physical or mental incapacity as described above you can also access a benefit, but the benefit would be a recalculated standard deferred pension.

Applying on the basis of death of scheme member

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. The lump sum SANCS benefit, if deferred, 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 if aged between 18 and 25
- 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 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.

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

Rolling over your benefit

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), a cheque to the SMSF will be made out to the fund's registered name and sent to the registered address recorded on the Government's Super Fund Lookup website at www.superfundlookup.gov.au. Your membership in the SMSF will also be confirmed using the ATO's SMSF membership verification system prior to processing any rollover. Should you need assistance in understanding the effect rolling over your benefit will have on your benefit entitlement or require further information, please contact Customer Service on 1300 130 094.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm (AEST) Mon–Fri on **1300 130 094** or email enquiries@stc.nsw.gov.au.

2. If applicant is not scheme member

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

My relationship to the scheme member is:

My given name

My family name/s

Residential address

Suburb

State/Territory

Postcode

Postal address (if different from residential address)

Suburb

State/Territory

Postcode

Work or Home Daytime contact telephone number

Mobile number

Email address

3. On what basis are you applying?

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

Go to section 4

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

Reaching age 55 or over (even though I may still be working)

Permanent incapacity

Death of the scheme member

Go to section 4

Payment of a special deferred age 55 retrenchment pension on the basis of reaching age 55.

Go to section 6

Payment of the 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

Payment of my SANCS benefit only.

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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

Do you have a spouse or de facto partner?

Yes. If yes, please provide their details below.

No

Spouse/partner's given name/s

Spouse/partner's family name

Spouse/partner's date of birth
(DD-MM-YYYY)

Spouse/partner's place of birth

Date of marriage
(DD-MM-YYYY)

Place of marriage

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

Date of commencement
(DD-MM-YYYY)

The 'spouse' of a person also includes:

- another person (whether of the same or a different gender) who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.
- another person (whether of the same or a different gender) with whom the person is in a relationship that has been registered under a state or territory law dealing with the registration of certain prescribed relationships.

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

BSB number

Account 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.

Please cross the box that applies

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm (AEST) Mon–Fri on **1300 130 094** or email **enquiries@stc.nsw.gov.au**.

5. Exchanging (commuting) the pension for a lump sum (continued)

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 calculated 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 Mercer.

OR

- c)** From the following date:
(DD-MM-YYYY)

- -

- 2 Complete this section only if you are electing to commute in two stages.**

I wish the second payment to be effective from the following date:
(DD-MM-YYYY)

- -

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.

Within 13 months of the date your right to commute arose.

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

Mark one box only with a cross

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.

- I am between my preservation age and age 60 and have permanently retired from the workforce.
- I have exited employment on or after age 60.
- I am age 65 or more.
- I am applying due to permanent incapacity (I have attached certificates of incapacity from two medical practitioners).
- I am suffering from a terminal illness that is likely to result in my death within 24 months (I have attached certificates of incapacity from two medical practitioners).

Note: This section above relates only to payment of the preserved part of your benefit. You can elect to be paid the non-preserved part of your benefit even if you are still working. See *Notes for applicants* in the front of this form. For details of your preservation age, refer to STC Fact Sheet 4: *When can I be paid my superannuation benefits?*

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm (AEST) Mon–Fri on **1300 130 094** or email enquiries@stc.nsw.gov.au.

6. Conditions of release (continued)

I do not satisfy any of the above but wish to take the preserved part of my pension as a non-commutable pension. I am aware this restricts my commutation rights (see *Notes for applicants*).

I do not satisfy any of the above conditions of release, and acknowledge that any preserved component must remain preserved.

Signature

Date (DD-MM-YYYY)

 - -

7. Payment of debts on the account

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

How will any Contributions Surcharge Tax Debt and/or No TFN 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.

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) 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 need to be rolled over to another complying superannuation fund, 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.

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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 permanent incapacity, 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 Mercer all information concerning me, however acquired, which may be relevant to this application or a claim for benefits.

Name (Print in BLOCK LETTERS)

Signature

Date (DD-MM-YYYY)

What to do next

Prepare supporting documents

*All the forms you will need are available from Customer Service on 1300 130 094.

If you are applying for a pension

A completed *ATO Tax File Number Declaration form**.

If you are not applying for a pension

If you are not applying for a pension, and if you have not already given us your TFN, send a completed *Tax file number collection form**.

To pay any debts on the account by cheque

Make cheque payable to State Super. Please ensure that the cheque is made out for the exact amount of the debt.

For permanent incapacity:

Two *Certificates of incapacity**, each one completed by a different medical practitioner.

A confidential Medical Report*

For terminal illness:

Two certificates of incapacity, each with medical practitioners details and terminal medical condition sections completed. One of the medical practitioners must be a specialist in an area related to your condition.

For a spouse/partner, child/student pension or 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.

Return the completed form to

State Super (SSS)
PO Box 1229
WOLLONGONG NSW 2500

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm (AEST) Mon–Fri on **1300 130 094** or email enquiries@stc.nsw.gov.au.

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 including the insurer or medical consultant who may be involved with the assessment of this application.

Personal medical information in relation to your application may also be obtained from a third party, such as a medical consultant. Access to this information may be restricted if the information that is provided poses a serious threat to your life or health.

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

PO Box 1229
Wollongong NSW 2500

or visit

www.statesuper.nsw.gov.au

ABN 29 239 066 746
SPIN SAS0101AU

Proof of Identity

You may need to provide certified[†] proof of identity documentation with your application to prove that you are the person to whom the superannuation entitlements belong.

Proof of identity is only required if your application is for:

- the payment of a pension benefit
- the payment of any part of your benefit as a lump sum payable directly to you – including your basic benefit
- the rollover of any part of your benefit to a Self Managed Super Fund (SMSF).

Note – You are **not required** to provide proof of identification if you are applying for a fully commuted pension or a lump sum benefit – and you are applying to rollover your **entire** benefit (including your basic benefit) to a complying superannuation fund, **other than a self managed superannuation fund (SMSF)**. If your entire 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.**

The following certified documents must be provided with your application form (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

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

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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)
- 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

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- 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 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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08.04.2020

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