

Application for payment of SSS spouse pension

Please print clearly in black ink.

Use this form...

- ▶ If you are applying for payment of a reversionary (spouse or de facto partner) pension benefit following the death of a SSS pensioner.

Do not use this form...

- ▶ If you are applying for payment of a benefit that does not relate to the death of a SSS pensioner.

How to apply

- ▶ In order to understand the eligibility requirements and any conditions for payment, read the *Notes for applicants* section.
- ▶ Please visit State Super at **statesuper.nsw.gov.au** or contact Customer Service for copies of any Fact Sheets that may be relevant to your application.
- ▶ Before you apply, you may also wish to discuss your options with your accountant or financial adviser.
- ▶ Read the *What to do next* section at the end of the Form to understand what supporting documents you may need.
- ▶ Send the Form and other supporting documents to:
State Super (SSS)
GPO Box 2181
Melbourne VIC 3001

Notes for applicants

Who can apply?

On the death of a SSS pensioner, their legal spouse or de facto partner (which may include a partner of the same sex) is eligible to apply for payment of a reversionary pension benefit.

Death of the pension member

On the death of the pension member, an eligible spouse/de facto partner may apply for payment of a pension benefit.

Where a spouse/de facto partner is incapable of administering their own affairs, the legal personal representative of the spouse or de facto partner may lodge an application form on their behalf.

A child or student pension may also be payable following the death of a pension member.

For more information please see SSS Form 513, *Declaration of SSS member's dependants* and SSS Fact Sheet 12, *Child Pensions*.

Conditions

- A spouse/de facto partner must provide proof of relationship to the member at the time of death.
- If also claiming a student/child pension, proof must also be provided of the relationship of the child/student with

the member at the time of death. A student must also 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.

Please refer to SSS Fact Sheet 12, *Child Pensions* for further information

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 by Electronic Funds Transfer (EFT), or
- rolled over to another complying superannuation fund, approved deposit fund, deferred annuity, or retirement savings account.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

Note: a death benefit rollover must be used to immediately commence an income stream. Check with your chosen fund or financial advisor that they will be able to accept a death benefit rollover.

Rolling over your benefit

If you choose to rollover any part of your benefit – it must be rolled over to a complying superannuation fund.

Note: 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 membership verification service 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 130 096.

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:

- Pay As You Go (PAYG) tax may 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).

Proof of identity

If you have already supplied the required ‘proof of identity’ documents during the process of determining your benefit entitlement, you do not have to do so again. Please see the *What to do next* section before forwarding your application to Mercer.

1. Who is the applicant?

My relationship to the deceased scheme member is:

☐ spouse

de facto partner

legal personal representative of a spouse or de facto who is incapable of administering their own affairs.

Mr/Mrs/Ms/Miss/Dr Given name(s)

Family name

Residential address

[illegible]

Suburb

[illegible]

State/Territory

Page 10 of 10

Postcode

Year	2000	2001	2002	2003
Value	100	100	100	100

Postal address (if different from residential address)

Suburb

[illegible]

State/Territory

--	--	--

Postcode

Category	Percentage
Very important	10%
Important	20%
Not important	70%

Work or Home Daytime contact telephone number

[illegible]

Mobile number

[illegible]

Email address

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

2. Details of the deceased scheme member

Mr/Mrs/Ms/Miss/Dr	Male	Female	Birth date (DD-MM-YYYY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Given name(s)			
<input type="text"/>			
Family name			
<input type="text"/>			
Member number		Date of death (DD-MM-YYYY)	
<input type="text"/>		<input type="text"/>	

3. Pension or commuted lump sum?

I am applying for the spouse/de facto partner benefit and I wish to:

Mark one or more boxes with a cross.

- ☐ **Take a pension** (please also read section 5 and complete section 6), **OR**
- ☐ **Commute all of my pension entitlement to a lump sum and I am age 55 or older.** (Please also complete section 5), **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 5 and section 6).

Complete this section only if you have been informed of an outstanding debt that is payable to SSS from the deceased's estate.

4. Payment of debts on the account

I elect for any pension overpayments to be paid:

- ☐ by deduction from any pension arrears payable to me
- ☐ by cash payment (EFT only).

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

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

Please cross the box to certify:

Please cross one box only

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

5A I understand the legislation

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

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

5B Election to exchange

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 for 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.

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 of death of the member.** Please also complete section 5C below.)

Please note the following:

- The lump sum amount you are paid may be greater than the amount you nominate if additional interest is payable due to the date of payment being after the date the commutation took effect.
- The lump sum amount you are paid may be less than the amount you nominated if excessive fortnightly pension payments were made after the date that the commutation took effect. Any overpaid pension is deducted from the lump sum before it is paid to you.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

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

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

5C When do you want your lump sum election to take effect?

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 Mercer. (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 (DD-MM-YYYY):
(within 13 months of the date your right to commute arose).

- -

PART 2

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

- -

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

Please complete only if you have crossed box c in part 5B of this Form.

6. For payment of a pension

Account details

Please note that you will need to provide a copy of an extract of your bank statement with your application that clearly shows the account name and number.

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

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.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

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

7. Health insurance premiums

Mercer can only forward payments to one of the following: Australian Unity Health Ltd, HCF, BUPA, Medibank Private, St Lukes Health Insurance, Westfund Ltd.

We can also forward payments to Teachers Health Fund if the deceased pensioner previously had a deduction in place.

☐ I authorise Mercer 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

\$.

8. For payment of a lump sum benefit (commuted pension)

Note: a death benefit rollover must be used to immediately commence a death benefit income stream. Check with your chosen fund or financial advisor that they will be able to accept a death benefit rollover.

Lump sums may be taken in the form of:

- 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, or
- a direct cash payment.

Rollover and/or direct cash payment:

Mark one or both box(es) with a cross

☐ **Rollover**

Name of rollover fund

Payee (if different from fund name)

Postal address

Suburb

State/Territory

Postcode

*For transfers to your SMSF, you will also need to provide your electronic service address (ESA).

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.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

8. For payment of a lump sum benefit (commuted pension) (continued)

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.

Contact name (if known)

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

 - - -

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

Australian Business Number (ABN)

 - - -

Your member account number in rollover fund

If you wish to rollover into more than one fund, please copy this page and complete details for each rollover.

To avoid delay in the payment of your benefit, please complete all rollover details 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 by using the ABN lookup service on the www.business.gov.au website.

Note: 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.

☐ Rollover the full amount of the benefit **OR**

☐ Rollover this amount of the benefit:

\$ and pay the balance by direct cash payment.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email enquiries@stc.nsw.gov.au

8. For payment of a lump sum benefit (commuted pension) (continued)

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.

☐ Direct cash payment

☐ Pay into my nominated pension account (as per section 6), **OR**

☐ Pay direct into the following account:

Please note that you will need to provide a copy of an extract of your bank statement with your application that clearly shows the account name and number.

Name of account holder (The account must be held solely, or jointly in your name)

BSB number

Account number

Name of bank/building society/credit union

Branch

9. Applicant - please sign here

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

I have reviewed Section 11 - Proof of Identity and Section 12 - Electronic verification, and confirm the following (please select one or more):

☐ I am not required to provide proof of identification as I am not receiving any part of my benefit in cash and am not rolling over any part of my benefit to a self-managed superannuation fund (SMSF)

☐ I have provided certified proof of identity documents

☐ If my proof of identity documents are not certified correctly, I consent to State Super or Mercer Administration Services (the fund administrator) verifying my identification electronically.

☐ I have provided electronic verification information in Section 12. I consent to State Super or Mercer Administration Services (the fund administrator) verifying my identification electronically.

Note - if you provide authorisation to have your identity verified electronically but the documents are not compatible, you will need to provide certified copies of the required documents. We will contact you if this is the case.

Name (Print in BLOCK LETTERS)

Signature

Today's date (DD-MM-YYYY)

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** 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.

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

10. What to do next

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

- Completed *ATO Tax File Number Declaration* - **only** if applying for a pension.
- Certified copy of your proof of age and identity documentation / electronic verification information.
- If you are also applying for a child/student pension - the list of supporting documents you were asked to provide previously.

For more information please see SSS Form 513, *Declaration of SSS member's dependants* and SSS Fact Sheet 12, *Child Pensions*.

- If you are rolling all or part of your benefit to your SMSF, you will need to provide a copy of the fund's operating bank statement, which shows the account name as the name of the SMSF.

Please provide all other documents that you have been requested to provide - for a full list of supporting documents needed for these applications, please refer to the checklist that was provided to you previously.

Note: Scanned or faxed documents cannot be accepted.

Return the completed form to

State Super (SSS)
GPO Box 2181
MELBOURNE VIC 3001

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email enquiries@stc.nsw.gov.au

11. Proof of identity

You may need to provide certified[†] proof of identity documentation or electronic verification information 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
- the rollover of any part of your benefit to a Self Managed Super Fund (SMSF).

The following certified documents can be accepted:

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 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 need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email enquiries@stc.nsw.gov.au

11. Proof of Identity *continued*

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
- Trade marks attorney
- Veterinary surgeon

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

11. Proof of Identity *continued*

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

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email enquiries@stc.nsw.gov.au

Please complete this section if you would prefer to allow us to verify your identity information electronically, instead of providing certified proof of identity documents.

You must provide complete details for any TWO of the following (note, only Australian documents can be verified electronically)

Full name exactly as shown on my Medicare Card

[illegible]

Downloaded from <http://ajph.org/> on November 10, 2015

Green Blue Yellow

Full name exactly as shown on my Drivers Licence

[illegible][illegible]

100 | Page

_____ - _____ - _____

Passport Number

[illegible]

		-		-				
--	--	---	--	---	--	--	--	--

If you provide authorisation to have your identity verified electronically but the documents are not compatible, you will need to provide certified copies of the required documents and post these to us. We will contact you if this is the case.