

# Application for Retirement Benefit

Please print clearly in black ink.

## Use this form...

If you are a member of the Police Superannuation Scheme (PSS) and you have either:

- retired from your employment at age 55 or over; or
- you are aged between 65 and 70 and wish to exit the PSS even though you are continuing to work in the Police Service.

## Do not use this form...

- if you have exited employment with the Police service at less than age 55, or
- if you are applying for a Medical Discharge.

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, refer to PSS Fact Sheet 3: *Benefits on Normal Retirement* or PSS Fact Sheet 4: *Benefits on Early Voluntary Retirement*, STC Fact Sheet 8: *Basic Benefit* and STC Fact Sheet 20: *SANCS Additional Employer Contributions (AEC) Account*.
- You may wish to discuss your choices with your financial advisor.
- 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 (PSS)  
GPO Box 2181  
Melbourne VIC 3001

## Notes for applicants

### Options for payment of benefits

#### PSS Benefit

If you are exiting employment you may elect to be paid a pension or commute all or part of your pension to a lump sum. You also have an additional option of commuting all of your pension to a lump sum and leaving that lump sum deferred in the PSS.

If you are aged from 65 to 70 and are continuing to work you can elect to be paid your pension or commute part, or all, of your pension to a lump sum. You also have the option to commute all of your pension to a lump sum and defer that lump sum in the PSS.

Note: if you cease employment or have reached age 65 and are continuing to work, and you elect to either take your benefit or defer your lump sum benefit in the PSS, you will not be eligible to apply for a Hurt on Duty pension under section 10, nor for an increase above the base rate of incapacity for work outside the Police Service.

If you defer a lump sum in the PSS and are aged from 65 to 69, your deferred benefit must be paid to you if you are working less than 10 hours per week. Once you reach age 70 your benefit must be paid to you if you are working less

than 30 hours per week.

An election to commute your pension to a lump sum must be received within six months of you exiting the PSS. 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 opportunity to do so 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.

### SANCS benefit

#### State Authorities Non-contributory Superannuation (SANCS) benefit

As a member of PSS, you are entitled to receive a SANCS benefit. The SANCS benefit includes the basic benefit and, if eligible, the additional employer contribution (AEC) benefit and any Commonwealth Government co-contributions, including the Low Income Superannuation Tax Offset (LISTO).

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

### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email **enquiries@stc.nsw.gov.au**

### Basic Benefit

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

### Additional employer contributions (AEC) account

Not all PSS 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. To find out more about this account and if it is applicable to you, please refer to STC Fact sheet 20: *SANCS Additional Employer Contributions (AEC) Account*.

### Commonwealth Government contributions

Commonwealth Government contributions include the superannuation 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*.

### 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 rolled over to another complying superannuation fund of your choice.

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), 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 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 130 097.

### Any debts on the account

Debts on the account, such as a contributions surcharge tax debt must be settled before benefits are paid. Options for payment are shown in section 6 of this form.

### 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 once they assess your next tax return.
- we may be required to deduct an additional 32% tax on the employer contributions (including salary sacrifice contributions) made since 1 July 2007.

The Member Services area of the website and your last Annual Statement shows if your TFN has been supplied. If not, then it can be supplied via the Member area or by contacting Customer Service and following the prompts. Alternatively, you can request a Tax File Number collection Form to complete and send it to us along with this Form.

### If you need help with this form

Contact Customer Service

Phone: 1300 130 097 (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)

### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email **[enquiries@stc.nsw.gov.au](mailto:enquiries@stc.nsw.gov.au)**

## 1. Your personal details

Last day of service (DD-MM-YYYY)

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Member number

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Registered number

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Mr/Mrs/Ms/Miss/Dr

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Male

Female

Birth date (DD-MM-YYYY)

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Given name(s)

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Family name

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Residential address

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Suburb

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State/Territory

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Postcode

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Postal address (if different from residential address)

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Suburb

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State/Territory

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Postcode

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Work or Home Daytime contact telephone number

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Mobile number

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Email address


## 2. What do you want to do?

Mark one box with a cross.

You may:

- Take all of your benefit as a pension. *Go to Section 3*
- Take all of your benefit as a lump sum. *Complete section 2A below and then go to Section 4*
- Commute (exchange) all of your pension for a lump sum and defer the lump sum in PSS. *Go to Section 5 to apply for the SANCS benefit*
- Take a part pension and part lump sum. *Complete section 2A below and then go to Section 3.*

### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email **enquiries@stc.nsw.gov.au**

## 2. What do you want to do? *continued*

### 2A Election to commute (exchange)

- I want to give up the whole of my pension and take a lump sum instead *OR*
- I want to keep a fortnightly pension of:  
\$         .   and take the balance as a lump sum *OR*
- I want to take a lump sum of:  
\$         .   and keep the balance as a pension.

Please note that the lump sum amount you are paid may be greater than the amount you nominate on this form if additional interest is payable due to the date of payment being after the date the commutation took affect.

## 3. I wish to be paid a pension

*Complete this section only if you decide to take a pension. Cross this section out if it is not applicable to you.*

### 3A For payment of a pension: account details

*Pension payments can only be made by direct credit\* to an account you nominate at a financial institution. The account must be held solely or jointly in your name.*

Account name

BSB number

Account number

Name of bank/building society/credit union

Branch

Postal address of bank/building society/credit union

Suburb

State/Territory

Postcode

*\* 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

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### 3. I wish to be paid a pension *continued*

Complete this section only if you decide to take a pension. Cross this section out if it is not applicable to you.

#### 3B Spouse/de facto partner details (where applicable)

Please complete this part only if you are married or living in a de facto relationship. De facto partner may include a partner of the same sex.

Do you have a spouse or de facto partner?

Yes. If yes, please provide their details below.

No

Spouse's/partner's given name(s)

Spouse's/partner's family name

Spouse's/partner's postal address (if different from yours)

Suburb

State/Territory

Postcode

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

Spouse's/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.

#### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email **enquiries@stc.nsw.gov.au**

### 3. I wish to be paid a pension *continued*

Complete this section only if you decide to take a pension. Cross this section out if it is not applicable to you.

#### 3C Authority for deductions from pension

Please deduct the following payments from my pension payments until further notice in writing.

##### Health insurance premiums

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

I authorise Mercer to deduct health insurance contributions from my pension each fortnight and to forward deductions to my health fund:

Name of fund (*must be from the list above*)

Health fund membership number

Table (plan)

Fortnightly amount

\$       .

##### Subscriptions

*Note that by electing a subscription, you consent to Mercer providing your address to the Police Association of NSW and/or the Retired Police Association so that they can contact you. Your address will be used solely for the purpose of providing the subscription and will not be given to any other parties without your consent.*

Police Association of NSW (Associate Member) fortnightly amount

\$       .

Retired Police Association fortnightly amount

\$       .

NSW Police Legacy fortnightly amount

\$       .

##### Police Credit Union

Credit my account at the Police Credit Union

Account name

BSB number

Account number

Fortnightly amount

\$       .

Please go directly to section 5.

#### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email **enquiries@stc.nsw.gov.au**







## 5. What do you want to do with your SANCS benefit? (continued)

Postal address of chosen rollover fund

Suburb

State/Territory

Postcode

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

Australian Business Number (ABN)

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

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](http://www.business.gov.au) website.

\*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.

### 5B Direct cash payment details

How do you want us to pay you the money?

Pay directly into this account\*

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

BSB number

Account number

Name of bank/building society/credit union

Address of bank/building society/credit union

Suburb

State/Territory

Postcode

*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

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## 6. How do you want to pay your Surcharge Debt account (if applicable)?

If you have a Surcharge Debt account, you have three options as to how to pay this amount:

- you can have the amount of the Surcharge Debt account deducted from your SANCS benefit (before payment), or
- it can be deducted from your PSS benefit, whether pension or lump sum (before payment), or
- you can pay the amount of the debt account to the Scheme as a voluntary payment (please contact us so we can provide EFT details for payment).

The Surcharge Debt account must either be deducted from a benefit or a voluntary payment made before any benefit is paid from the Scheme.

Please note that if you do not select any of the three options, the amount of the Surcharge Debt account will be deducted from your SANCS benefit (before payment).

Please select one of the following options.

- Please deduct the amount of my Surcharge Debt account from my SANCS benefit (before payment).
- Please deduct the amount of my Surcharge Debt account from my PSS benefit (before payment).
- I wish to pay the amount of my Surcharge Debt account to the Scheme as a voluntary payment. I have completed an electronic funds transfer (EFT) and have provided evidence of the payment.

### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email **enquiries@stc.nsw.gov.au**

## 7. Applicant: please sign here

*If you are aged between 65 and 70 and you are applying for a benefit while still employed by the Police Service, please certify this statement by marking the box with a cross*

I declare that the information I have given is correct.

I am between age 65 and 70 and am applying for my benefit without ceasing employment. I understand that I will not be eligible to apply for a Hurt On Duty pension under section 10, nor for an increase above the base rate because of incapacity for work outside the Police Service.

I am commuting my pension in full and I understand that I will not be eligible to apply for a Hurt On Duty pension under section 10, nor for an increase above the base rate because of incapacity for work outside the Police Service.

I have reviewed Section 9 - Proof of Identity and Section 10 - 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 10. 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**

**Date** (DD-MM-YYYY)

### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** 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](http://www.statesuper.nsw.gov.au).

ABN 29 239 066 746  
SPIN SAS0101AU

## 8. What to do next

### Prepare supporting documents

\*All the forms you will need are available from the State Super website via [www.statesuper.nsw.gov.au](http://www.statesuper.nsw.gov.au) and Customer Service by calling 1300 130 097.

Mark one box with a cross.

### 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*.

### If you are rolling over to your SMSF

Provide a copy of a bank statement for the SMSF, and the bank account name will need to match the name of the SMSF.

### To pay any debts on the account

Please provide proof of payment (contact us first to obtain details for electronic funds transfer (EFT)).

### Attach documents to this form and post to:

State Super (PSS)  
GPO Box 2181  
Melbourne VIC 3001

## 9. Proof of identity

You may need to provide proof of identity documentation or electronic verification information with your application to prove that you are the person entitled to the superannuation benefit.

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 only for 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 or electronic verification information will still be required for rollovers to a SMSF.

See below for acceptable certified documents.

### 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\*

### If you need help with this form

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## 9. Proof of identity *continued*

### 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 that shows your name, residential address and the provision of services to you, 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)

#### If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email **enquiries@stc.nsw.gov.au**

## 9. Proof of identity *continued*

- 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 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 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email **enquiries@stc.nsw.gov.au**

