

Application for Benefit upon the death of a SASS Contributory or Deferred Benefit Member

Use this form...

- ▶ If you have been informed in writing by Mercer of your entitlement to a SASS and SANCS benefit following the death of a scheme member.

Do not use this form...

- ▶ If you are applying for payment of a benefit that does not relate to the death of a SASS member.
- ▶ If you are applying for payment of a pension benefit upon the death of a SASS pensioner, please complete SASS Form 407: *Application for payment of a spouse or de facto partner pension upon the death of a SASS pensioner*.

How to apply

- ▶ In order to understand the eligibility requirements and any conditions for payment, read the *Notes for applicants* section.
- ▶ Please visit the State Super website 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 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 (SASS)
GPO Box 2181
Melbourne VIC 3001

Notes for applicants

Important Fact Sheets to read:

SASS Fact Sheet 8: *Death Benefits*

SASS Fact Sheet 12: *SASS Pension: Your questions answered*

STC Fact Sheet 3: *Taxation*

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*

Who is eligible for benefit payment?

On the death of a contributory scheme member, the SASS and SANCS benefit is payable to the spouse or de facto partner (which may include a partner of the same sex) of the deceased.

If there is no eligible spouse or de facto partner, the death benefits are payable to the legal personal representative of the deceased.

The SANCS benefit includes the basic benefit and, if eligible, the additional employer contribution (AEC) account and any Commonwealth Government co-contributions.

What benefits will be payable?

Lump sum benefits

A lump sum benefit is payable on the death of a SASS contributory member or deferred benefit member.

Pension entitlement

Upon the death of members of former schemes (such as NSW Retirement Fund, Local Government Pension Fund (including some former members of the Provident, Insurance and Benefits Funds) and the Railway Superannuation Account), a pension entitlement may be payable to an eligible spouse or de facto partner of the deceased member.

In some cases, a pension may also be payable to any dependent children of a deceased former Local Government Pension Fund member.

For further information, please refer to section *What rules apply to members of earlier schemes* on SASS Fact Sheet 8: *Death Benefits*, or contact Customer Service if you think there may be a pension entitlement applicable.

If you need help with this form

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

Notes for applicants (continued)

How do you want the benefits to be paid?

In the case of the death of a scheme member, it is not possible to defer the benefit in the Fund. You can rollover the benefit to another fund, **but only if you use the funds to immediately commence a death benefit income stream in that fund.**

Lump sum and pension benefits can be paid by direct deposit to your nominated bank account, or rolled over to a superannuation fund to be paid as a lump sum or income stream.

Pension benefits

If you have been informed in writing that you are entitled to a pension benefit, please complete **section 3c** of this application form.

If you are entitled to a pension death benefit from SASS, you can elect to forego the pension entitlement and receive the SASS employer-financed benefits as a lump sum.

Note: If the SASS death benefit is payable to a legal personal representative of the deceased, there is no option for pension entitlement.

Any debts

Debts on the account such as contributions surcharge tax debt or early release of benefit debt must be settled before any payment is made.

Is tax payable on death benefits?

This depends on whether the benefit is paid to a dependant or non dependant as defined under the *Income Tax Assessment Act 1997*. The type of benefit (lump sum or pension) and your age when the benefit is received are also factors. In general, a lump sum death benefit paid to a dependant will be tax free. Please see STC Fact Sheet 3: *Taxation* for more details.

Providing your Tax File Number

Under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, STC, the trustee of SASS and SANCS, is authorised to collect your Tax File Number (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, if you do not quote your TFN, tax may be deducted from any benefit paid to you at a higher rate than would otherwise be the case.

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. Details of the deceased scheme member

Member number

Mr/Mrs/Ms/Miss/Dr

Male

Female

Birth date (DD-MM-YYYY)

Given name(s)

Family name

Date of death (DD-MM-YYYY)

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

3. How do you want the benefits to be paid? (continued)

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

Australian Business Number (ABN)

Your member account number in rollover fund

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

*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.

Note: If you have indicated in section 2 that you are a legal personal representative of the deceased, you do not need to complete the following section as a cheque will be automatically paid to the estate of the late member.

3b) Lump sum benefit

I have no pension entitlement and I elect to receive direct payment of the lump sum death benefits:

into the bank account listed below.

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

If you need help with this form

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

3. How do you want the benefits to be paid? (continued)

3c) Pension entitlement

If you have been informed of a pension entitlement in writing, please complete the following section.

- I elect direct payment of the applicable lump sum death benefits in addition to receiving the employer-financed benefit as a pension **into the bank account** listed below, **OR**
- I elect direct payment of the whole of the lump sum death benefits **into the bank account** listed below*.

**Note: Selecting this option means that you forego the pension entitlement and elect instead to receive the SASS employer-financed benefit as a lump sum.*

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

4. Authority for deductions from pension

Complete this section only if you are applying for payment of a fortnightly spouse / de facto partner pension **and** you want health insurance premiums to be deducted automatically from your pension payments.

Mercer can deduct health insurance premiums for the following health funds:

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 premiums from my pension each fortnight and forward these to the health fund nominated below:

Name of health fund

Health fund membership number

Table (Plan)

Amount per fortnight

\$

I acknowledge that the nominated amount of premium may be varied in the event that notice of change is received by Mercer from the health fund.

Note: This authority will continue to remain in force until such time as written notice is provided to Mercer to vary or revoke the original instruction.

If you need help with this form

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

5. Payment of debts on the account

I elect for any debts on the SASS account to be paid:

- by deduction from the SANCS benefit
- by deduction from the SASS benefit
- by cash payment (please contact us so that we can provide you with EFT details).

6. Applicant - please sign here

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

I have reviewed Section 8 - Proof of Identity and Section 9 - 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 9. 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.

Signature

Name (Please PRINT)

Date (DD-MM-YYYY)

7. What to do next

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

- If applying for a spouse or de facto partner pension, send a completed *Tax File Number declaration* form
- Proof of identity documents (if they have not already been supplied) — see section 8, or electronic verification information.

All forms are available from Customer Service.

Return the completed form to

State Super (SASS)
GPO Box 2181
MELBOURNE VIC 3001

If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 095** 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

8. Proof of identity

You may need to prove your identity by providing 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 the benefit as a lump sum payable directly to you – including the basic benefit
- the rollover of any part of the benefit to a Self Managed Super Fund (SMSF).

You can either provide certified proof of identity documents that must be posted to us (see below) or alternatively, you can provide the information in Section 9 - Electronic verification information, which will enable us to verify your information electronically.

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

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8. 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

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8. 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.

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