

Election to commute PSS incapacity pension to a lump sum

Please print clearly in black ink.

Notes for applicants

For your election to be accepted, you must complete this form and return it to Mercer no later than six months after your 55th/60th birthday (or pension commencement if later than either of these two dates). Forms received after this date will not be accepted.

1. Your personal details

Member number

Registered number

Mr/Mrs/Ms/Miss/Dr

Male

Female

Birth date (DD-MM-YYYY)

Given name(s)

Family name

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

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. I understand the legislation

It is important that you understand the rules that apply to the commutation of your pension. Please read PSS Fact Sheet 5: *Invalidity Retirement (Medical Discharge)*, which can be obtained from the State Super website or by calling Customer Service on 1300 130 097. Customer Service can also assist you with any further queries you may have.

Please cross the box below to certify:

I have read and understood Fact Sheet 5: *Invalidity Retirement (Medical Discharge)*, which sets out my commutation rights under the PSS legislation.

3. Election to commute (exchange)

A I want to give up my whole pension and take a lump sum instead.

OR

B I want to give up some of my pension.

I wish to keep a **gross** fortnightly pension of:
\$. and take the balance as a lump sum.

OR

I wish to take a **gross** lump sum of:
\$. and keep the balance as a pension.

Please note the following:

- The gross lump sum amount nominated may be subject to tax. If tax is applicable the lump sum amount you are paid will be less than the amount you nominate. Please seek financial advice for assistance on whether tax will be payable.
- 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.
- The lump sum amount you are paid may be less than the amount you nominate on this form if excessive fortnightly pension payments were made after the date the commutation takes affect. Any overpaid pension will be deducted from the nominated lump sum amount before it is paid to you.

Mark one box with a cross.

Mark one box with a cross.

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4. How do you want to be paid?

Direct cash payment details*

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

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.*

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4. How do you want to be paid? (continued)

To avoid delay in the payment of your benefit, please complete all rollover details. This information is required under Commonwealth tax legislation. It can be obtained directly from your chosen rollover fund. The ABN may also be obtained using the ABN Lookup service at the business.gov.au website.

Rollover details

To a complying superannuation arrangement

Name of chosen rollover fund

Payee (if different from fund name)

Postal address of chosen rollover fund

Suburb

State/Territory

Postcode

Contact name at chosen rollover fund (if known)

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

Australian Business Number (ABN)

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

Rollover policy name and/or number (if known)

*For transfers to your self-managed superannuation fund (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.

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 to a 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.

5. Applicant: please sign here

I declare that the information I have given is correct.

Name (Print in BLOCK LETTERS)

Signature

Date (DD-MM-YYYY)

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Your privacy

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

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

GPO Box 2181
Melbourne VIC 3001

or visit

www.statesuper.nsw.gov.au

ABN 29 239 066 746
SPIN SAS0101AU

6. Proof of identity

You may need to provide proof of identity documentation 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 will still be required for rollovers to a SMSF.

See below for acceptable certified documents which must be submitted with your application if required.

Either

One of the following certified documents:

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

OR

One certified document from each of the following groups:

Group 1

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

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

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6. Proof of identity *continued*

who are authorised to certify documents must sight the original and the copies and make sure both documents are identical, then make sure that all copies are certified as true copies by writing or stamping 'certified true copy' followed by the individual's signature, printed name, qualification and date.

If you are in Australia

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

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

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8. Proof of identity *continued*

- 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.

Return the completed form to:

State Super (PSS)
GPO Box 2181
MELBOURNE VIC 3001

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