

Application for Payment of a Deferred SASS Benefit

Please print clearly in black ink.

Use this form...

- ▶ To receive payment of a deferred SASS lump sum and SANCS benefit.
- ▶ To receive payment of an immediate SASS lump sum benefit prior to your eligible retirement age.
- ▶ To receive payment of a deferred SANCS benefit only.

The SANCS benefit is made up of the basic benefit and, if eligible, the additional employer contribution (AEC) account and Commonwealth Government co-contributions.

Do not use this form...

- ▶ If you are applying for payment of a benefit upon the death of a SASS scheme member, please complete SASS Form 405: *Application for payment of a benefit upon the death of a SASS member.*
- ▶ If you are applying for payment of a reversionary (spouse or de facto partner) pension benefit upon the death of a SASS pensioner and you have been informed by State Super of this entitlement in writing, please complete SASS Form 407: *Application for payment of a spouse or de facto partner pension benefit on 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 look at the website **www.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 5: *Retirement benefit*
SASS Fact Sheet 7: *Invalidity retirement benefit*
SASS Fact Sheet 9: *Retrenchment benefit*
SASS Fact Sheet 10: *Resignation (withdrawal) benefit*
SASS Fact Sheet 13: *Optional deferred benefit*
SASS Fact Sheet 15: *Choosing an investment strategy*
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 benefit

The immediate lump sum benefit is the amount of your original resignation, dismissal or retrenchment benefit, plus investment earnings less management charges.

- You can apply at any time for the immediate lump sum benefit, unless you are either:
- A public sector senior executive who deferred a benefit without ceasing employment (please contact Customer Service for further information).
- A contributor other than an executive officer whose benefit was automatically deferred when you transferred to another scheme without ceasing employment.

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**

Deferred lump sum benefit

The deferred lump sum benefit is the amount of the benefit you deferred at the time you resigned or were retrenched, plus investment earnings less management charges from the time it was deferred until the benefit is paid.

Subject to the preservation requirements, you may apply for your deferred benefit on the basis that you have:

- **Reached the scheme early retirement age (55 or 58)** – your deferred SASS benefit can be paid out of the Scheme if you have reached your scheme early retirement age. Upon reaching the early retirement age, the benefit can be paid directly to you (subject to satisfying the preservation requirements), transferred to another superannuation arrangement, or left deferred in the scheme for later payment. SASS legislation requires a deferred benefit to be paid out of the Scheme when you reach age 70, unless you continue to work for at least 30 hours per week.
- **Reached your preservation age and retired from the workforce** (even if you have not yet reached the scheme early retirement age). If you have reached your preservation age (55 to 60), but have not yet reached the scheme early retirement age (55 or 58) you are still eligible for the deferred lump sum if you have retired permanently from the workforce.
- **Become totally and permanently incapacitated** – if you suffer permanent physical or mental incapacity, where the incapacity prevents employment in any occupation it would be reasonable to expect you to undertake, you can apply for payment of the deferred lump sum benefit.

Note: You may also apply for the early release of part of your deferred benefit on financial hardship or compassionate grounds. For more information, see STC Fact Sheets 2 and 6: *Early release of superannuation benefits on financial hardship or compassionate grounds*.

The legal personal representative - who has Power of Attorney or who is a manager named on a Financial Management Order - of a scheme member who is incapable of administering their own affairs may also apply for the deferred lump sum or immediate lump sum benefit. A certified copy of the relevant documents will be required if not already provided.

What benefits may be payable?

The deferred lump sum benefit is generally greater than the immediate lump sum benefit as it includes most of the employer-financed component of benefits accrued during your membership (except in the case of a deferred retrenchment benefit).

If you decide to take the immediate lump sum benefit, **you will forfeit your right to the deferred lump sum benefit** (except in the case of a deferred retrenchment benefit).

The SANCS benefit, if also deferred, is payable in addition to either the immediate lump sum or the deferred lump sum benefit.

Preserved component

Commonwealth laws generally require that all of your SANCS benefit and part of your SASS 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
- death.

How do you want the benefits to be paid?

Subject to the conditions described in the Fact Sheets, your SASS and SANCS benefits can be paid:

- directly to you by direct deposit or by cheque (subject to preservation requirements), or
- as a rollover to another complying superannuation fund, or
- as a combination, where part of the amount is paid to you and the balance is rolled over.

Payment of any direct payment is subject to the compulsory preservation rules. This means that if you do not meet one of the above conditions of release, then the preserved part of your benefit cannot be paid directly to you and must be preserved in the superannuation system.

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 will be made out to the fund's registered name and sent to the registered address recorded on the Government 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 130 095.

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Providing your Tax File Number

If you have not already supplied us with your Tax File Number (TFN), you should consider doing so now. To find out if we have your TFN on record, please refer to your Annual Statement or contact Customer Service.

Under the *Superannuation Industry (Supervision) Act 1993 (Cth)*, the Trustee of SASS and SANCS, is authorised to collect your 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 provide us with your TFN. However, if you do not provide your TFN, tax may be deducted from any benefit paid to you at a higher rate than would otherwise be the case. To provide your TFN, please contact Customer Service or complete STC Form 204: *Tax File Number collection* which is available on the website at www.statesuper.nsw.gov.au.

1. Details of the scheme member

Member number	Mr/Mrs/Ms/Miss/Dr	Male	Female
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
Birth date (DD-MM-YYYY)	<input type="text"/>		
Given name(s)	<input type="text"/>		
Family name	<input type="text"/>		
Residential address	<input type="text"/>		
Suburb	State/Territory	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Postal address <i>(if different from residential address)</i>	<input type="text"/>		
Suburb	State/Territory	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Work or Home	Daytime contact telephone number		
<input type="checkbox"/>	<input type="text"/>		
Mobile number	<input type="text"/>		
Email address	<input type="text"/>		
<input type="text"/>			

Note: If you are a legal personal representative of a member who is incapable of administering their own affairs, please complete section 2.

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4. 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 SASS lump sum.

Mark one box with a cross.

- I have reached my preservation age and permanently retired from the workforce (your preservation age is between 55 and 60 and depends on your date of birth).
- 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.

Note: The 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* at the front of this form.

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

Name (Print in BLOCK LETTERS)

Signature

Date

 / /

5. How do you want the benefits to be paid?

- Rollover the full benefit to the superannuation fund nominated on the following page
- Pay the full benefit as a cheque to my residential address
- Pay the full benefit as a cheque to my postal address (please ensure postal address is completed in Section 1)
- Pay the full benefit directly into my bank account
- Pay this amount of the benefit:
\$
- as a cheque, or
- into my bank account, AND
- rollover the remainder to the superannuation fund nominated on the following page.

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5. How do you want the benefits to be paid? *continued*

Details of rollover fund

Name of rollover fund

Postal address

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Suburb

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State/Territory

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Postcode

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

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Australian Business Number (ABN)

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Your member account number in rollover fund

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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.*

Details of bank account

Account name

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BSB number

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Account number

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Name of bank/building society/credit union

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Branch

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6. Authority to obtain further information – invalidity

Complete this section **only if** you are applying for a benefit on the **basis of invalidity**.

Once you have completed this form, the following documents should be attached:

- STC Form 228: *Confidential Medical Report on Incapacity*, filled out by the doctor that is treating you.
- If you require a tax concession and/or payment of the preserved components of your benefit, two Certificates of incapacity, each one completed by a different medical practitioner.

These forms are available from Customer Service and from the State Super website at www.statesuper.nsw.gov.au.

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.

I authorise my employer to release to State Super, or Mercer, any information relating to employment, leave or workers compensation records that is requested.

I consent to State Super, or Mercer, collecting and using such information for the purpose of assessing a claim for invalidity benefits.

Name (Print in BLOCK LETTERS)

Signature

Date

7. Applicant - please sign here

I have read the *Notes for applicants* and the relevant Fact Sheets and certify that the information given in this form is correct.

Name (Print in BLOCK LETTERS)

Signature

Date

8. What to do next

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

- Completed STC Form 204: *Tax File Number collection*, if you have not already provided your TFN. The required Form is available from Customer Service or the State Super website at www.statesuper.nsw.gov.au.
- Proof of identity documents (see section 9.)

Return the completed form to

State Super (SASS)
GPO Box 2181
MELBOURNE VIC 3001

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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 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:

GPO Box 2181
Melbourne VIC 3001

or visit

www.statesuper.nsw.gov.au

ABN 29 239 066 746
SPIN SAS0101AU

9. 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 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)
- the payment of a pension benefit

Note – You are **not required** to provide proof of identification if 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.

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