

## Application for Deferral of a SASS Benefit

Please print clearly in black ink.

### Use this form...

- ▶ Use this form to defer your SASS and SANCS benefit (or to defer your SASS benefit and roll over your SANCS benefit). The SANCS benefit includes the basic benefit and, if eligible, the additional employer contribution (AEC) account and any Commonwealth Government contributions.

### Do not use this form...

- ▶ If you are applying for payment of a SASS benefit, please complete SASS Form 412: Application for payment of a SASS benefit. If you are leaving your current employment and starting with another employer you could still be covered by SASS. To continue your membership of SASS, you will need to apply **within two months** of starting your new employment. Please complete STC Form 238: Continuity of scheme membership.

### Notes for applicants

#### Important fact sheets to read

SASS Fact Sheet 5: 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

#### Payment options

- You can defer your full benefit in the scheme.
- You can defer your SASS benefit in the scheme and rollover your SANCS Benefit.

#### Pension option

Note: If you would have had an entitlement to a SASS pension at age 60 and elect to defer you benefit you will not have a pension option when you apply for your deferred benefit.

#### Choice of investment strategy

**Note:** in order for your investment strategy to be effective from the date of deferral, this completed application form will need to be received by the Administrator no later than your last day of service.

If this form is received after your last day of service, your benefit will be invested in the Trustee default investment strategy. If you are aged under 60, the default strategy is Growth. If you are aged 60 or over, the default strategy is Balanced. SASS members with deferred benefits are automatically switched to the Balanced investment strategy from age 60.

If your completed Application for Deferral of a SASS benefit form (SASS Form 410) is received on or before the 25th of a month, the switch nominated in Section 5 will occur on the last day of that month. If the form is received by the Administrator after the 25th of the month, it will not be processed until the last day of the following month.

Investment choice applies to the whole of a deferred member's SASS benefit, but does not apply to the SANCS benefit. This means that investment choice does not apply to the deferred basic benefit, any additional employer contribution (AEC) amount, any Commonwealth Government co-contribution or LISTO amounts and any Superannuation Guarantee shortfall amount.

We recommend you seek professional financial advice before choosing your investment strategy.

#### If you need help with this form

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

## 1. Scheme member details

Last day of service (DD-MM-YYYY)

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

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

## 2. If applicant is not a scheme member

My relationship to the scheme member is:

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

Mr/Mrs/Ms/Miss/Dr

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

Given name(s)

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

Family name

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

Residential address

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

Suburb

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

State/Territory

--	--	--	--

Postcode

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

Postal address (if different from residential address)

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

Suburb

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

State/Territory

--	--	--	--

Postcode

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

### If you need help with this form

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

## 2. If applicant is not a scheme member (continued)

Work or Home Daytime contact telephone number

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

Mobile number

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

Email address


## 3. On what basis are you applying?

Mark one box with a cross.

I have read the relevant fact sheet/s (see Notes for applicants) and meet the criteria for applying on the basis of:

- Retrenchment
- Retirement
- Resignation or dismissal
- Reaching age 65 and continuing to work

## 4. What are you applying for?

Mark one box with a cross.

- To defer payment of my SASS and SANCS benefit until a later date.
- To defer payment of my SASS benefit and rollover my SANCS Benefit (Please also complete section 6).

## 5. Choice of investment strategy

### 5a) Please invest my deferred benefit as follows:

By completing this section you are nominating how your current account balance is to be invested. Complete this section only if you do not want your current account balance invested in the Trustees 'default' investment strategy - the Growth Strategy for those aged under 60 and the Balanced Strategy for those aged over 60.

Please use WHOLE percentages only.

Please check your confirmation letter to ensure that your current account balance has been invested in accordance with your instructions. Please note that any amendment will only be actioned at the time of receipt of any replacement form and processed in accordance with normal fund rules.

**\*Important: if you do not complete this form properly and sign where required, your investment choice will not be valid and your current account balance will be invested wholly in the default investment strategy applicable for your age.**

Investment strategy	Percentage			
Growth				%
Balanced				%
Conservative				%
Cash				%
<b>TOTAL</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>%</b>

### If you need help with this form

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

**5. Choice of investment strategy (continued)**

Once you have sent in this form, your selected investment strategy cannot be altered and Mercer will process it accordingly. You can however choose to switch again in any subsequent month. Subsequent requests for an investment strategy switch must be completed on SASS Form 409 Choice of investment strategy.

**5b) Declaration (to be completed by all applicants)**

- I understand that SASS Fact Sheet 15: Choosing an investment strategy contains a detailed description of the SASS investment strategies and how my request will be processed.
- I understand that State Super can provide me with information but does not provide investment advice, and that independent financial advice may assist me if I have any questions about the information provided by State Super.
- I understand that my account balance will be invested in the investment strategies that I have nominated in Section 5a). However, if I have not nominated any investment strategies in Section 5a), I understand that my account balance will be invested in the Growth Strategy if I am under 60 when my form is received, and in the Balanced Strategy if I am 60 or over.
- I understand that my first change to the investment strategy in which my current account balance is invested in any financial year is free of charge and that any subsequent changes are levied a fee of \$25 per change.
- I understand that I will receive a confirmation letter which confirms the changes made to my account. If these changes are not consistent with my instructions I acknowledge that I must contact Mercer to advise them of the error.
- I understand that if my fully completed Application for Deferral of a SASS Benefit form (SASS Form 410) is received by Mercer on or before the 25th of a month, the switch will be made at the close of business on the last day of that month, meaning that the new strategy will apply from the first day of the following month.
- I understand that if my fully completed Application for Deferral of a SASS Benefit form (SASS Form 410) is received by Mercer after the 25th day of the month, it will not be processed until that last day of the following month.

**Name** (Print in BLOCK LETTERS)

15 empty boxes for name input.

**Signature**

Large empty box for signature input.

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

3 boxes for day / 2 boxes for month / 4 boxes for year for date input.

**If you need help with this form**

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

## 6. Rollover details for SANCS benefit

This section should only be completed if you do not wish to defer payment of your SANCS benefit.

To avoid delay in your payment, please complete all rollover details below. 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](http://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.

Name of rollover fund


Postal address

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

Suburb

State/Territory

Postcode

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

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

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

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

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

Australian Business Number (ABN)

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

Your member account number in rollover fund

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

\*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.

### If you need help with this form

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

## 7. Applicant - please sign here

I have read the Notes section and the relevant fact sheets and certify that the information given in this form is correct.

If you are applying to defer a retrenchment benefit, please certify the following statement by marking with a cross:

I understand that no benefit other than a retrenchment benefit can be paid to me from SASS.

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**

## 8. What to do next

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

- Completed Tax File Number collection form
- Proof of identity documents (see section 9), or electronic verification information (section 10).

All forms are available from the website and Customer Service.

### Providing your tax file number

If you have not already supplied us with your Tax File Number (TFN), you should consider doing so now. 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 quote your TFN, however tax may be deducted from any benefit paid to you at a higher rate than would otherwise be the case.

#### 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 8:30am and 5:30pm 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](http://www.statesuper.nsw.gov.au)

ABN 29 239 066 746  
SPIN SAS0101AU

## 9. Proof of Identity

Proof of identity is only required if your application is for the rollover of your basic benefit to a Self Managed Super Fund (SMSF).

**Note** – You are **not required** to provide proof of identification if you are applying to rollover your basic benefit to a complying superannuation fund, other than a self managed superannuation fund (SMSF). If your basic 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<sup>†</sup> documents which must be submitted with your application if you are required to prove your identity and you are not providing electronic verification information.

### 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.

<sup>†</sup> 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 130 095** or email [enquiries@stc.nsw.gov.au](mailto:enquiries@stc.nsw.gov.au)

## 9. 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 130 095** or email [enquiries@stc.nsw.gov.au](mailto:enquiries@stc.nsw.gov.au)



## 9. 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 130 095** or email [enquiries@stc.nsw.gov.au](mailto:enquiries@stc.nsw.gov.au)

## 10. Electronic verification

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.

We use a platform called 'greenID' to complete this verification. GreenID assists entities in meeting their Anti-Money Laundering and Counter-Terrorism Funding obligations by providing a secure and complete identity verification system.

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

### 1. Medicare Card

Full name exactly as shown on my Medicare Card

Medicare number

Reference number

Valid to (MM/YYYY)

Medicare card colour

 Green
  Blue
  Yellow

### 2. Drivers Licence

Full name exactly as shown on my Drivers Licence

Licence number

Driver licence card number

State of issue

Expiry (DD-MM-YYYY)

### 3. Australian Passport

Passport Number

Place of birth (as shown on passport)

Country of birth (not shown on passport)

Expiry date (DD/MM/YYYY)

**Notes:** If your name differs between documents and/or your account details, you will need to provide a certified linking document (eg: Marriage Certificate from the Registry of Births, Deaths & Marriages).

If you complete the details for electronic identity identification, we will take this as consent to validate your details electronically.

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.

**If you need help with this form**

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