

Application for Payment or Deferral of SSS Benefits

Please print clearly in black ink.

Use this form...

- ▶ if you are a SSS member and wish to apply to receive payment of, to rollover, or to defer part or all of your SSS benefit and SANCS benefit
- ▶ if you are an eligible spouse/de facto partner or child of a deceased scheme member
- ▶ if you are the personal representative of a deceased scheme member.

A SSS member may use this Form to apply for a benefit on the grounds of:

- withdrawal (resignation, discharge, dismissal)
- normal retirement
- early retirement
- having reached age 65 or over but still working
- having reached age 70
- invalidity.

An eligible spouse/de facto partner or child may apply on the death of the scheme member.

Personal representatives or dependants of the member should complete all sections of the Form. Give your own details at Section 2 – If the applicant is not the scheme member, and Section 14 – Applicant please sign here. Through the rest of the Form when we refer to ‘you’ we mean the scheme member.

Do not use this form...

- ▶ if you have been retrenched
- ▶ to apply for early release of benefits on the basis of severe financial hardship, or on compassionate grounds
- ▶ if you have previously deferred your benefit/s
- ▶ to commute your existing pension to a lump sum.

Please contact Customer Service and ask for the relevant form.

How to apply

- ▶ In order to understand your eligibility and any conditions of payment, read the *Notes for applicants* and Fact Sheets about the benefit for which you are applying.
- ▶ You may wish to discuss your choices with your accountant or other 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 any other supporting documents to:
State Super,
GPO Box 2181,
Melbourne VIC 3001

Notes for applicants

It is important to understand the SSS scheme rules for benefits

We have Fact Sheets to help you assess your eligibility to apply for the SSS benefit and SANCS benefit. Please contact Customer Service or look at our website for copies of any Fact Sheets relevant to your application.

What benefits may be payable?

SSS benefit

In the cases of early voluntary, normal or invalidity retirement, the SSS benefit is a pension that may, within specified time limits, be commuted (exchanged) to a lump sum from age 55. The full or partial commutation of a SSS pension does not affect the right of an eligible surviving

spouse to a reversionary pension on the death of a former member.

As an alternative to the pension or commuted lump sum benefits, you may apply instead to receive the lump sum withdrawal benefit. The withdrawal benefit is only available if you have ceased employment before age 70. *However, it is important to remember that no benefit is payable to the spouse/de facto partner of a deceased former member who elected to take the SSS withdrawal benefit instead of the SSS retirement benefit (pension or lump sum commuted).*

The withdrawal benefit is a lump sum that consists of the total amount of your personal contributions plus interest, together with an additional amount which is 2.5% of your contributions and interest for each year of your scheme membership.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

State Authorities Non-contributory Superannuation Scheme (SANCS) benefit

As a member of SSS, you are entitled to receive a SANCS benefit. The SANCS benefit includes the basic benefit and, if eligible, the additional employer contribution (AEC) account and any Commonwealth Government contributions.

The SANCS benefit is a lump sum and is payable in addition to the SSS benefit detailed on the previous page. It can be paid as a direct payment to you (subject to Commonwealth preservation rules) or it can be rolled over.

It can also be deferred in SSS. However, it can only be deferred if you are also deferring part or all of your SSS benefit.

If none of your SSS benefit is being deferred, then the SANCS benefit must either be paid to you (subject to preservation rules) or rolled over to a complying superannuation scheme, approved deposit fund, deferred annuity or retirement savings account.

Basic benefit

The basic benefit is an award-type benefit that is fully paid for by your employer.

Additional employer contributions (AEC) account

Not all SSS 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 super 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*.

Preserved component

Commonwealth laws generally require that all of your SANCS benefit and part of your SSS benefit must be preserved (kept in the superannuation system) until you:

- permanently retire from the workforce on or after your preservation age (between 55 and 60)
- cease an employment arrangement on or after age 60
- attain age 65, even if you continue working
- become permanently incapacitated, or die
- suffer from a terminal illness
- meet the criteria for partial release of your benefit under financial hardship or compassionate grounds.

Preserved SSS pension

If you are applying for a SSS pension and you do not meet one of the above conditions of release your pension benefit will be subject to certain restrictions. Part of your pension will be able to be paid directly to you each fortnight but part of your pension will be deemed a preserved pension and be treated as follows:

1. You can elect for the preserved pension to remain deferred in SSS until you do meet a condition of release. The amount of your preserved pension will accrue each fortnight to a deferred account in your name in SANCS (together with the basic benefit if you elect to leave that benefit deferred in the scheme) and your account will be adjusted with interest at the scheme investment earning rate which can be positive or negative.
2. Alternatively you can elect to take the preserved pension as a 'non-commutable' pension. This means that the preserved pension can be paid but your right to commute the pension is restricted – the restriction being that the preserved part of the pension can only be commuted:
 - by you within six months of the date the pension commences to be paid provided that you have met a full condition of release during that six month period, and
 - by your spouse/partner, including a same sex partner, should they receive a spouse pension after your death, within either:
 - 20 years of your pension commencing, or
 - the period of your life expectancy at pension commencement, if less than 20 years.

If you elect to have the entire pension paid to you then your basic benefit has to be rolled over to another superannuation fund (it cannot remain deferred in SANCS). If you elect to keep the preserved pension in SANCS your basic benefit can also remain deferred in SANCS. Further information about the compulsory preservation rules is provided in STC Fact Sheet 4: *When can I be paid my superannuation benefits?*

How much are your benefits worth?

Contact Customer Service for an estimate of how much your benefits are worth now.

Any debts on the account

Debts on the account, such as a contributions surcharge tax debt, no TFN tax debt, outstanding contributions or early benefit release debt, must be settled before benefits are paid. Options for payment are shown in Section 9 of this Form.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

Outstanding contributions

If you are intending to retire at or after reaching your normal retirement age (60 or 55 in the case of women contributing to retire at age 55) it is important to note that, in the financial year in which you retire, any outstanding contributions payable at retirement must be paid from after tax monies and will count as a non-concessional contribution for that financial year. Please see SSS Fact Sheet 23: *Contribution Caps and Your Total Superannuation Balance*.

On what basis are you applying?

Withdrawal (resignation, discharge or dismissal)

On ceasing employment because of resignation, discharge or dismissal, you can apply to defer your benefits in SSS or take a lump sum withdrawal benefit.

Conditions

- Any compulsorily preserved component of this benefit must be deferred or rolled over.
- Any rollover must be into a complying superannuation scheme, approved deposit fund, deferred annuity, or retirement savings account.

Early retirement

If you voluntarily retire between the ages of 55 and 60, you are eligible to apply for an early retirement benefit at a reduced rate. Early retirement is not applicable for a woman who is contributing for retirement at age 55. Payment options are the same as for normal retirement.

Conditions

- You must have ceased employment.
- Any preserved component must be either rolled over or deferred unless:
 - you are between your preservation age and 60 years and certify that you have retired permanently from the workforce, in which case all components of your benefit (including the SANCS benefit) can be released, or
 - you are prepared to take the preserved component as a non-commutable pension

Normal retirement

Normal retirement is from age 55 for a woman who was contributing for retirement at that age, or from age 60 for all other contributors.

Once you retire on or after reaching your preservation age, which is when the preserved part of your benefit can be released, you can apply for all of the components of your benefit.

Payment options

The SANCS benefit is paid as a lump sum – as a direct payment or a rollover.

Your SSS retirement benefit is a pension that can be commuted (exchanged) in full or part for a lump sum. Taking a retirement benefit protects your spouse/de facto partner's entitlement to a pension on your death.

Conditions

- If you are a woman who was contributing for retirement at age 55, then any preserved component must be either rolled over or deferred unless:
 - you are between your preservation age and 60 years and certify that you are retired permanently from the workforce, in which case all components of your benefit (including the SANCS benefit) can be released, or
 - you are prepared to take the preserved component as a non-commutable pension

Reaching 65 years

Once you reach 65 years, even if you are still working, you can apply for all components of your benefits. You also have the option to commute your pension to a lump sum and defer it in the scheme. However, you may only defer your benefit if you are working more than 10 hours per week, or 30 hours per week if you have reached age 70.

The withdrawal benefit is only available if you have ceased employment before age 70. For more information refer to SSS Fact Sheet 20: *Contributions and benefits up to age 70*.

Your SSS membership will cease on the date you elect or the date we receive your application form, whichever is the later. If we receive your application form after your elected date, we cannot backdate your exit from SSS to your elected date.

Invalidity retirement

The invalidity retirement benefit is a pension that may be commuted (exchanged) to a lump sum from age 55. In addition, your SANCS benefit is payable as a lump sum.

Conditions

- You can only apply for a SSS invalidity benefit if you are retired from your employment on the grounds of invalidity, or physical or mental incapacity to perform your duties. It is the Trustee who determines whether these grounds exist, on the basis of medical advice from a person or body nominated by the Trustee.
- If you are under your preservation age (55 – 60), you may be entitled to a 15% tax offset applicable to the taxed element of a superannuation pension. To be

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eligible for the offset, you must provide separate proof of incapacity in the form of certification from two legally qualified medical practitioners. They must certify that you are 'unlikely to ever be employed in a capacity for which you are reasonably qualified because of education, training or experience'.

If you are suffering from a terminal illness, then you may be able to apply to have your lump sum benefit paid free of any tax, subject to certain eligibility criteria. Please go to the "what to do next" section to see what evidence you need to provide.

Death of the scheme member

On the death of the scheme member, an eligible spouse/de facto partner and/or child may apply for payment of a pension benefit. In the case of a member who dies before retirement, the lump sum SANCS benefit is also payable.

Where a spouse/de facto partner/child benefit is not payable, the legal personal representative of the deceased member may apply for any lump sum benefit that is payable from the scheme.

Conditions

- A spouse/de facto partner or child must provide proof of relationship to the member at the time of death.
- A student/child must provide proof of full-time study.
- The representative or beneficiaries must provide proof of death of the member, together with other documents relevant to the administration of the estate.

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:

- deferred in SSS, or
- taken as a direct payment by way of direct deposit, or
- rolled over to another complying superannuation fund, approved deposit fund, deferred annuity, or retirement savings account.

Note: 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 130 096.

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 when they assess your next tax return).
- the fund is liable to pay additional income tax on assessable contributions (such as employer and salary sacrifice contributions). Commonwealth legislation requires superannuation funds to pay additional income tax (32% on top of the 15% contributions tax already paid) on assessable contributions received from members who have not provided their TFN. For additional information, please refer to the Important information about your Tax File Number (TFN) section of STC Form 204: *Tax File Number collection* referred to below.

The Member services area of the website and your last statement shows if your TFN has been supplied. If not, then it can be supplied via the Member area of the website or by contacting Customer Service and following the prompts. Alternatively, you can complete an STC Form 204: *Tax File Number collection* form which can be downloaded from our website www.statesuper.nsw.gov.au or is available from Customer Service.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email enquiries@stc.nsw.gov.au

1. Scheme member details

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[illegible]

Year	2000	2001	2002
2000	100	100	100
2001	100	100	100
2002	100	100	100

www.ck12.org

[illegible]

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[illegible][illegible]

2. If applicant is not a scheme member

[illegible]

Year	2000	2001	2002
2000	100	100	100
2001	100	100	100
2002	100	100	100

www.pearsoned.com.au | 9780130352971

If you need help with this form
Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

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

Postal address (if different from residential address)

Suburb

State/Territory Postcode

Postcode

Work or Home	Daytime contact telephone number
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[illegible]

Mobile number

[illegible]

Email address

3. On what basis are you applying?

The SANCS benefit is available as a lump sum with each of the following SSS benefits, subject to Commonwealth preservation rules. If appropriate, we will pay the SANCS benefit with your SSS benefit.

I have read the *Notes for applicants* and am applying on the basis of:

Mark one box with a cross

withdrawal (resignation, discharge or dismissal): *go to Section 4*

normal retirement: *go to Section 5*

invalidity retirement: go to Section 5 (complete section 6 also)

early retirement: go to Section 5

having reached age 70; go to Section 5

having reached age 70: go to Section 5

death of a member. If you are applying for a spouse/de facto partner and/or child

☐ death of a member: If you are applying for a spouse/de facto partner and/or child

benefit *go to section 5*, otherwise *go to section 14*.

having reached age 65 or over but still working. What date are you electing to cease

being a member of SSS?

Please note that you will cease being a member of SSS effective from the date you have elected below or the **date we receive your application form**, whichever is the later. If we receive your application form after your elected date, we cannot backdate your exit from SSS to your elected date.

____-____-____-____ (DD-MM-YYYY)

go to Section 5

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Complete this section **only if you are applying on the basis of withdrawal (resignation, discharge or dismissal).**

Mark one box with a cross

4. Withdrawal benefit

Please note that a deferred (postponed) benefit may in time be greater than a benefit taken now. By choosing to take a benefit now you may be forfeiting the potentially higher deferred benefit. Please check your last SSS annual statement for details.

I am eligible to apply for a withdrawal benefit and if I am entitled to do so I now wish to:

- ☐ **defer** (postpone) payment of all benefits (please also complete section 9), **OR**
- ☐ **take a lump sum withdrawal** benefit of the full amount of non-preserved components now available to me, and rollover any preserved component of this benefit. I acknowledge that if I choose the lump sum withdrawal benefit my spouse/de facto partner will not be entitled to a pension later.

(Please also complete section 9, *Payment of debts on the account and section 13, Payment of a lump sum benefit.*)

Note: If you choose to take the non-preserved component of your lump sum withdrawal benefit now, your preserved component (which will include some or all of the SANCS benefit) cannot remain deferred in the scheme. It will have to be rolled over to another complying superannuation arrangement of your choice.

Complete this section **only if you are applying on the basis of reaching age 65, invalidity, early or normal retirement or for a spouse/de facto partner or child benefit on the death of a scheme member. You must also complete section 9, as well as sections 7 and 8, if applicable, in addition to those sections mentioned.**

5. Pension or commuted lump sum?

I am applying for a retirement or spouse/de facto partner or child benefit and I wish to:

Mark one or more boxes with a cross.

- ☐ **Take a pension – I have reached my preservation age, am applying on the grounds of invalidity, or am applying for a spouse/de facto partner or child pension** (please also read section 10 and complete sections 8 and 11), **OR**
- ☐ **Take a pension – I have NOT reached my preservation age. I elect for my non-preserved pension to be paid to me and for my preserved pension to remain deferred until I satisfy a condition of release** (please also read section 10 and complete sections 8 and 11), **OR**
- ☐ **Take a pension – I have NOT reached my preservation age. I elect to receive my preserved pension as a non-commutable pension and roll over my SANCS benefit to another complying superannuation fund.** *I understand that if I die, my eligible spouse or de facto partner can only exchange two-thirds of the non-commutable amount within 20 years of my pension commencement, or my life expectancy from the date my pension commenced, whichever is the lesser (please also read section 10 and complete sections 8, 11 and 13),* **OR**
- ☐ **Commute all of my pension entitlement to a lump sum and I am age 55 or older.** I understand that commuting my pension will not affect the entitlement of an eligible surviving spouse to a reversionary spouse pension. (Please also complete section 10, and section 13), **OR**
- ☐ **Commute part of my pension entitlement to a lump sum and take the remaining portion in pension and I am aged 55 or older.** I understand that partially commuting my pension will not affect the entitlement of an eligible surviving spouse to a reversionary spouse pension. (Please complete section 10, section 11, and section 13).

In each of the options above, your SANCS benefit is also payable. If you satisfy one of the Commonwealth preservation rules (see *Notes for applicants*) your SANCS benefit can be paid directly to you. If you don't satisfy one of the preservation rules, the SANCS benefit must be rolled over to another superannuation fund of your choice. Please complete section 13 to indicate where your SANCS benefit is to be paid.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

Please cross the box that applies

_____ - _____ - _____

SSS STATE SUPERANNUATION SCHEME | 8

7. Spouse/partner details (where applicable) (continued)

Spouse/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.

Complete this section **only if** you ceased (or will cease) employment with your SSS employer while aged less than 60 years of age and are applying for payment of your SSS and/or SANCS benefit.

8. Condition of release

Mark one box with a cross

☐

I have been medically retired.

☐

I am between my preservation age and 60 years and have retired permanently from the workforce.

☐

I do not satisfy either of the above but wish to take the preserved part of my pension benefit as a non-commutable pension. I am aware this restricts my commutation rights. Your SANCS benefit will remain preserved and must be rolled over to another superannuation arrangement of your choice. Please complete section 13, for payment of a lump sum benefit.

☐

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

For details of your preservation age, refer to STC Fact Sheet 4: *When can I be paid my superannuation benefits?*

Signature

Date (DD-MM-YYYY)

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

All members must complete this section.

9. Payment of debts on the account

If there is a debt on your SSS account this must be paid before the benefit can be paid.

Note: any debt arising from a previous early benefit release on financial hardship or compassionate grounds will automatically be deducted from your benefit payment or your deferred benefit.

How will any contributions surcharge tax debt and/or No TFN tax debt be paid?

Mark one or more box(es) with a cross

☐

By reduction of my benefit (*Automatic if no other box is crossed. For most benefits this means deduction from SANCS benefit and/or any lump sum amount. If you elect to defer your benefit then these debts will also be deferred.*)

☐

By cash payment EFT only - please see form STC 237 *Payment of contributions or surcharge debt by Electronic Funds Transfer (EFT)* for further information, which can be found on the State Super website at www.statesuper.nsw.gov.au.

Note: this option is not available for No TFN tax debts.

☐

By permanent reduction of pension.

How will any outstanding contributions/contribution arrears be paid?

It is important to note that, in the financial year in which you retire, any outstanding contributions payable at retirement must be paid from after tax monies and will count as a non-concessional contribution for that financial year. Please see SSS Fact Sheet 23: *Contribution Caps and Your Total Superannuation Balance*.

Mark one or more box(es) with a cross

☐

By cash payment (payable by EFT. Mercer will advise you of the amount payable after your last day of service).

☐

I have met a condition of release for my SANCS benefit. Please deduct the amount from my SANCS benefit. I understand that tax may be deducted if I have not reached my preservation age. (automatic if no other box is crossed)

☐

By deduction from my deferred withdrawal benefit (resignation, discharge or dismissal).

☐

Please use part of the lump sum that will be payable when my election to commute (exchange) pension is processed. I have completed section 10 of this Form, *Exchanging (commuting) the pension for a lump sum*.

☐

I have reached scheme retirement age (55) but have not yet reached my preservation age. As my SANCS benefit is preserved and cannot be used to pay my outstanding contributions/arrears of contributions, I elect to commute part of my non-preserved pension to pay this amount. I understand this means I **will** lose the right to commute any of my remaining pension to a lump sum (other than any election to commute that I have made at section 10 on this form). For further clarification contact Customer Service. I have completed section 5 *Pension or lump sum* and will complete section 10 *Exchanging (commuting) the pension for a lump sum*, of this Form. I understand that tax will be deducted so the amount I need to commute will be more than the amount of my outstanding contributions.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email enquiries@stc.nsw.gov.au

Complete this section only if you decide to exchange all or part of your pension for a lump sum.

Please complete only if you have crossed box c in part 10B of this Form.

* 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.

10. Exchanging (commuting) the pension for a lump sum (continued)

10C When do you want your lump sum election to take effect?

Please indicate one of a, b or c in part 1 only. Please also complete part 2 if you wish to commute your pension in two stages.

PART 1

a) I wish for my election to take effect on:

- ☐ My 55th birthday, **OR**
☐ My 60th birthday.

If your election is being made in the six months before your 55th or 60th birthday as appropriate.

OR

b) ☐ The day this Form is received by Mercer. (Note: Only applicable if this date is after your 55th or 60th birthday as appropriate. Please see SSS Fact Sheet 14 *Exchanging your pension for a lump sum* for more information).

OR

c) ☐ From the following date (DD-MM-YYYY):
(within 13 months of the date your right to commute arose).

- -

PART 2

I wish the second payment to be effective from the following date (DD-MM-YYYY):

- -

(Not before the first payment date and within 13 months of the date your right to commute arose).

11. For payment of a pension

Account details

Please note that you will need to provide a copy of an extract of your bank statement with your application that clearly shows the account name and number.

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 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

Complete this section
only if you want health
insurance premiums to be
automatically deducted
from pension payments.

12. Health insurance premiums

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

☐ I authorise Mercer to deduct health insurance premiums from my pension each fortnight and to forward these to my health fund:

Name of fund

Registered no.

Table (plan)

Amount per fortnight

\$

All members must
complete this section.

13. For payment of a lump sum benefit (SANCS benefit, withdrawal benefit and/or commuted pension)

Lump sums may be taken in the form of:

- a rollover into another superannuation scheme, approved deposit fund or approved annuity, or
- a rollover of part of the amount and a direct cash payment of the balance, or
- a direct cash payment.

Note: A reversionary pensioner may rollover a commuted pension. Once the amount has been rolled over it will continue to be recognised as a death benefit superannuation interest and must be used to commence a death benefit income stream or cashed out as a lump sum from the recipient fund. The recipient fund must be able to accept a death benefit rollover, therefore please check the fund you are rolling your benefit to can accept the transfer.

Rollover and/or direct cash payment:

Mark one or both box(es) with a cross

☐ **Rollover**

Name of rollover fund

Postal address

Suburb

State/Territory

Postcode

Contact name (if known)

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

If you need help with this form

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13. For payment of a lump sum benefit (SANCS benefit, withdrawal benefit and/or commuted pension) (continued)

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

Australian Business Number (ABN)

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.

*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 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.

☐ Rollover the full amount of the benefit **OR**

☐ Rollover this amount of the benefit:

\$ and pay the balance by direct cash payment.

☐ I have elected at question 5 for my preserved pension to be deferred, please also defer my SANCS benefit.

☐ Direct cash payment

☐ Pay into my nominated pension account (as per section 11), **OR**

☐ Pay direct into the following account:

Please note that you will need to provide a copy of an extract of your bank statement with your application that clearly shows the account name and number.

Name of account holder (The account must be held solely, or jointly in your name)

BSB number

Account number

Name of bank/building society/credit union

Branch

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 Super Fund Lookup service at the superfundlookup.gov.au website.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email enquiries@stc.nsw.gov.au

14. Applicant: *please sign here*

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

I have reviewed Section 16 - Proof of Identity and Section 17 - 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 17. 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.

(Delete if not applicable) - I acknowledge the arrangements for deductions from my fortnightly pension.

Name (Print in BLOCK LETTERS)

Signature

Date (DD-MM-YYYY)

Note - If you ceased (or will cease) employment with your SSS employer while aged less than 60 years of age and are applying for payment of your SSS and/or SANCS benefit – please ensure you also complete and sign at section 8.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

15. What to do next

Prepare supporting documents

** All the forms you will need are available from Customer Service.*

If you are applying for a pension

- Enclose a completed ATO *Tax File Number Declaration**.

If you are not applying for a pension

- Enclose a completed Tax File Number collection form* if your TFN has not already been given to us.

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.

For an invalidity pension

- If you crossed the 'Yes' box at Section 6(a) of this Form, enclose the reports described in Section 6(b).
- If you are under preservation age and wish to apply for the 15% tax offset applicable to the taxed element of a superannuation pension, enclose two Certificates of Incapacity. Each certificate must be completed by a different medical practitioner.

For a spouse/partner, child/student pension or a lump sum death benefit

- For a list of supporting documents needed for these applications, please refer to the detailed documents list that was provided to you previously.

If you are suffering from a terminal medical condition and applying under terminal illness

- Enclose two Certificates of incapacity, each with the medical practitioner's details and terminal medical condition sections completed by a medical practitioner. One of the medical practitioners must be a specialist in an area related to your condition.

To pay any debts on your account

- Make EFT payment - contact Customer Service.

Please supply proof of identity documents, or electronic verification information (and consent to have your details verified electronically) if applicable.

Return the completed form to

State Super (SSS)
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 130 096** 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 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

16. 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 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 for a fully commuted pension or 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.**

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 17 – Electronic verification information, which will enable us to verify your information electronically. 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.

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

16. Proof of Identity *continued*

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)
- 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

If you need help with this form

Contact Customer Service between 8:30am and 5:30pm AEST from Mon–Fri on **1300 130 096** or email **enquiries@stc.nsw.gov.au**

16. Proof of Identity *continued*

- 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 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 130 096** or email **enquiries@stc.nsw.gov.au**

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.

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

[illegible]

Green Blue Yellow

[illegible][illegible]

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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.

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