

Election to Commute PSS Early Voluntary Retirement or Normal Retirement Pension to a Lump Sum

Please print clearly in black ink.

Use this form...

If you wish to commute all or part of your PSS Early Voluntary Retirement or Normal Retirement Pension to a lump sum and:

- ▶ it is less than six months since your last day of service; or
- ▶ it is within six months of your 60th birthday.

Do not use this form if...

- ▶ you have commuted part of your pension previously.
- You are only permitted one commutation of your PSS pension, so if you have commuted part of your pension previously you cannot commute any further amounts.

1. Your personal details

| | | | | | |
|--|----------------------------------|----------------------|-------------------------|--|----------------------|
| Member number | | | Registered number | | |
| <input type="text"/> | | | <input type="text"/> | | |
| Mr/Mrs/Ms/Miss/Dr | Male | Female | Birth date (DD-MM-YYYY) | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <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 (if different from residential address) | | | | | |
| <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="text"/> | <input type="text"/> | | | | |
| Mobile number | | | | | |
| <input type="text"/> | | | | | |
| Email address | | | | | |
| <input type="text"/> | | | | | |
| <input type="text"/> | | | | | |

If you need help with this form

Contact Customer Service between 8:30 am and 5:30 pm AEST from Mon–Fri on **1300 130 097** or email enquiries@stc.nsw.gov.au

2. I understand the legislation

It is important you read and understand PSS Fact Sheet 3, *Benefits on Normal Retirement*, or PSS Fact Sheet 4: *Benefits on Early Voluntary Retirement*, whichever is relevant to your retirement. Please contact Customer Service if you need any further assistance.

Please cross the box below to certify:

I have read and understood the relevant PSS Fact Sheet, which explains the legislation affecting my election.

3. Election to commute (exchange)

Mark one box with a cross.

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

OR

B I want to give up some of my pension.

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

OR

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

Please note that if you are commuting your pension within six months of your last day of service, the commutation will take affect from the day after you ceased work. If you are commuting your pension at age 60 the commutation will take effect from your 60th birthday.

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

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4. How do you want to be paid? *continued*

Details of bank 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.

Account name (Account must be held solely or jointly in your name)

BSB number

Account number

Name of bank/building society/credit union

Branch

5. Please sign here

I declare that the information I have given is correct.

I have reviewed Section 6 - Proof of Identity and Section 7 - 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 7. 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 (DD-MM-YYYY)

Return the completed form to

State Super (PSS)
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.

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

GPO Box 2181
Melbourne VIC 3001

or visit

www.statesuper.nsw.gov.au

ABN 29 239 066 746
SPIN SAS0101AU

6. Proof of identity

You may need to provide proof of identity documentation 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 any part of your commutation lump sum benefit directly to you, or
- the rollover of any part of your commutation lump sum benefit to a Self Managed Super Fund (SMSF).

Note: You are **not required** to provide proof of identification if you are applying to commute all or part of your pension and wish to rollover your **entire** lump sum 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 or electronic verification information will still be required for rollovers to a SMSF.**

The following certified documents can be accepted:

Either

One of the following certified documents:

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

OR

One certified document from each of the following groups:

Group 1

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

Group 2

- Notice issued by the Commonwealth or a State or Territory government within the preceding 12 months that records the provision of financial benefits to you, i.e., a letter from Centrelink.
- Notice issued by the Australian Taxation Office within the past twelve months that contains your name and residential address and records an amount payable to or by you, i.e., your last tax assessment.
- Notice issued by a local government body or utilities provider within the past three months that shows your name, residential address and the provision of services to you, i.e. water, gas or electricity bill, rates notice.

* Documents not written in English must be accompanied by an English translation prepared by an accredited translator.

Change of name

Make sure that proof of change of name is also provided if your current name is not the same as the name on these documents, e.g. Change of name certificate, or deed poll document. If your name has changed on marriage, a marriage certificate issued by the Registry of Births, Deaths and Marriages is required; ceremonial marriage certificates are not acceptable.

† Certified means that all copied pages of original proof of identity documents or change of name documents have been certified as true copies by an individual approved to do so. Persons who are authorised to certify documents must sight the original and the copies

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6. Proof of identity *continued*

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

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6. Proof of identity *continued*

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 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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