



Transfers to the PSSap

Who should read this?

Contributing members who want to transfer super from other super funds or retirement savings accounts into their PSSap account.

What is in this fact sheet?

- > Why consolidate my super accounts?
- > What can I transfer into my PSSap account?
- > Does it cost me anything to transfer?
- > Do I need to report transfers in my income tax return?
- > Do I have to pay any tax on amounts I transfer into PSSap?
- > What do I have to do to transfer money into PSSap?
- > Where can I find extra copies of the transfers form?
- > How do I get more information?

What you should know upfront

It is important that you read the disclaimer at the end of this fact sheet. Before making any decisions, please read the **PSSap product disclosure statement** and consider seeking advice from a licensed professional such as a financial planner, accountant or solicitor.

Why consolidate my super accounts?

Keeping track of your super is vital if you want your retirement savings to meet your needs when you finish working. Each time you change jobs you may end up with another super account that you will need to manage and probably pay fees for.

Only you can decide what is best for you. If you need help in determining your best options, suitable to your needs and objectives you should consult a licensed professional such as a financial planner, accountant or solicitor.

What can I transfer into my PSSap account?

You can transfer any or all of the following amounts into the PSSap:

- > a roll-over super benefit
- > a directed termination payment
- > a super guarantee amount from a previous employment payable under the *Superannuation Guarantee (Administration) Act 1992*
- > a government super co-contribution entitlement payable under the *Superannuation (Government Co-contribution for Low Income Earners) Act 2003*.

We cannot accept any transfer amounts on behalf of PSSap preserved benefit members.

Does it cost me anything to transfer?

No, we do not charge an entry fee, but you should check your other funds to see if they charge fees for transferring amounts out.

If you need help in determining your best options, suitable to your needs and objectives you should consult a licensed adviser.

Do I need to report transfers in my income tax return?

No. You do not need to show the amount you transfer into PSSap from other funds in your income tax return because you are only moving your super benefits from one fund to another without gaining immediate access to the benefit.

Do I have to pay any tax on amounts I transfer into PSSap?

No tax will be deducted from any amounts that you transfer into the PSSap that have already been taxed.

We will deduct tax from any amount you transfer that is paid from an untaxed source. For example, amounts made on retirement, possibly to reward you for service or as part of a retrenchment package and any other unfunded employer payment.

What do I have to do to transfer money into PSSap?

Complete the **Transfers** form attached to this fact sheet and send it to:

PSSap Transfers
PO Box 22
Belconnen ACT 2616

Your need to complete a separate form for every transfer.

When we receive your completed form, we will contact your other fund(s) and request payment of the transfer amount to your PSSap account. Once we receive the transfer amount, we will send you a letter confirming the amount received and the balance of your account.

Where can I find extra copies of the transfers form?

You can download extra copies at www.pssap.gov.au

How do I get more information?

Read the **PSSap product disclosure statement**

EMAIL members@pssap.gov.au

PHONE 1300 725 171

FAX 1300 662 406

MAIL PSSap
PO Box 22
Belconnen ACT 2616

WEB www.pssap.gov.au

Warning - This Document Contains General Advice or Information Only

Any advice in this document has been prepared without taking account of your personal objectives, financial situation or needs. Because of this, you should, before acting on any advice in this document, consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You may wish to consult a licensed financial planner to do this.

Australian Reward Investment Alliance (ARIA)
ABN: 48 882 817 243 AFSL: 238069 RSE Licence no: L0001397,
Trustee of the Public Sector Superannuation accumulation
plan (PSSap) ABN: 65 127 917 725 RSE: R1004601



Australian
Reward
Investment
Alliance

Transfers

- > Use this form to transfer super from another fund into your PSSap super account.
- > One form is needed for each transfer.
- > Before making any decisions, please read the **PSSap product disclosure statement**.
- > If you need help, please call **1300 725 171**.

SECTION A - Personal details

PSSap membership number

Title (please tick one) Mr Ms Mrs Miss Other

Surname

Given name/s

Date of birth DAY MONTH YEAR

Postal address

STATE POSTCODE

Residential address

STATE POSTCODE

Contact phone numbers DAYTIME EVENING
MOBILE

Email address

SECTION B - Your transfer details

- > The questions in this section are about the fund you want to transfer super from.
- > Please refer to your last statement from your 'other fund' to help you complete these details.

Full name of the fund you want to transfer your super from

The fund's superannuation product identification number (SPIN)

Superannuation fund number (SFN)

Your membership number at the fund

Australian business number (ABN)

Section B continued over page

Section D continued

What now?	Please post this completed form to: PSSap Transfers, PO Box 22, Belconnen ACT 2616 We will not accept faxed copies.
Your privacy is important to us	We are collecting the information on this form to administer your super. For further information about our privacy policy, see Privacy and disclaimers at www.pssap.gov.au or call us on 1300 725 171 and we will email or post a copy to you.
Need help?	Call us on 1300 725 171
Identification requirements	<p>To guard against fraud, money laundering, terrorism financing and to protect your benefit, we require you to provide us with enough identification to verify your identity before your benefit request can be processed.</p> <p>To do this, you will need to complete a '100 point check' and provide certified copies of documents listed below. You may use a combination of these documents to reach 100 points. Fax copies are unacceptable.</p> <p>Primary documents (70 points)</p> <p>Provide ONE of the following documents:</p> <ul style="list-style-type: none"> > Birth certificate > Australian Citizenship certificate > International travel document: <ul style="list-style-type: none"> > a current passport > an expired passport which has not been cancelled and was current within the preceding two years > another document of identity having the same characteristics as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees). <p>Note: You do not score additional points for more than one document from this category.</p> <p>Secondary documents (40 points)</p> <p>Provide ONE of the following documents containing your photograph and/or signature:</p> <ul style="list-style-type: none"> > An Australian driver's license or another licence or permit issued under a law of the Commonwealth, a State or Territory > An identification card issued to a public employee > An identification card issued by the Commonwealth, a State or Territory as evidence of your entitlement to a financial benefit > A student ID issued by a tertiary education institution. <p>Note: Additional documents from this category can be awarded 25 points.</p> <p>Tertiary documents (25 points)</p> <p>Provide an identification document, e.g. marriage certificate (for maiden name only), credit card, council rates notice, telephone account, foreign driver's licence, Medicare card, etc.</p> <p>Note: More than one document may be counted, but points from a particular source may be counted only once, e.g. if a MasterCard and Visa card are issued from the same financial institution, only one may be counted.</p> <p>Example</p> <p>You could provide a copy of your birth certificate (a primary document) and a copy of your state driver's license (a secondary document).</p> <p>You could also provide a copy of your current passport (a primary document), a copy of your credit card (a tertiary document) and a copy of your telephone bill (another tertiary document).</p>

Section D continued over page

Section D continued

Certifying your documents	<p>The certifying authority must confirm in writing that you are the valid holder of the identification that you are presenting and that any copies are true copies of the original.</p> <p>The following people can certify your documents:</p> <ul style="list-style-type: none"> > a legal practitioner enrolled on the roll of a supreme court or the high court of Australia > a judge or magistrate of a court > a chief executive officer of a Commonwealth court > a registrar or deputy registrar of a court > a Justice of the Peace (JP) > a notary public > a police officer > an Australian consular officer or an Australian diplomatic officer > an agent or permanent employee of the Australian Postal Corporation in an office supplying postal services to the public > a finance company officer with 2 or more years of continuous service with one or more Finance Companies > a person employed by or an authorised representative of the holder of a financial services licence with two or more continuous years of service > a member of the Institute of Chartered Accountants (ICA), Certified Practising Accountants (CPA Australia) or National Institute of Chartered Accountants (NIA) with 2 or more years of continuous membership <p>The certification must include the name, address, occupation, telephone number and registration number (if applicable) of the certifying authority.</p>
Privacy of your documents	<p>All copies of your documents will only be used for the purpose of confirming your identity.</p> <p>If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy.</p> <p>Copies of identification will be stored in a secure environment.</p>