



# Employer quickguide

## Transition to retirement

### Transition to retirement for CSS members

The government's transition to retirement arrangements allow for CSS members who have reached their preservation age to access part of their superannuation benefit whilst remaining employed by the same employer.

The CSS governing rules do not allow payments to be made to contributing members however, in certain circumstances, members can cease their contributory membership of the CSS and access a portion of their benefit and continue employment with the same employer.

There are two ways that a CSS member can cease contributory membership:

#### 1. Joining another employer sponsored superannuation scheme

In limited circumstances a CSS membership ceases when a member joins another employer sponsored scheme where the employer pays more than the minimum 9% Superannuation Guarantee (SG) requirement. **This option is not available to Australian Public Service (APS) employees.**

#### 2. Changing to temporary part-time or casual employment

If the employer approves, a CSS contributing member may change their employment status from a full-time ongoing employee to a temporary non-ongoing part-timer or casual employee. If a member reverts to these types of employment, their CSS membership ceases because these employment types are not covered by the CSS. The member is then able to continue employment with their employer and claim their pension benefit. **Any lump sum must be rolled over.**

Please ensure that the correct Benefit application form is used with an accompanying letter from the employer outlining what type of cessation this is for (refer to Employer News August 2007).

These employment arrangements in relation to ceasing scheme membership have always been in place and are not new. The only recent change has been to allow a CSS member to access their pension from age 55 whilst still working with the same employer. This has allowed some members who reach 54 years and 11 months to defer their benefit, remain working with their employer as temporary part-time or casual and then claim their benefit at age 55. **It is at the discretion of the employer to allow this.**

ComSuper, as administrator of the CSS, provides factual information and processes benefits in accordance with the rules of the scheme. We are not able to provide information or assistance with what is required under the Public Service Act or other relevant legislation to change an employee's conditions of employment to allow transition to retirement. Employers should contact the APS Commission for information.

If an employer chooses to allow CSS members access to transition to retirement, the member must complete the relevant application form which must be accompanied by a letter from the employer validating the type of transition to retirement the member is accessing.

The pending status of the benefit application may cause some issues with employers in determining what superannuation fund the member may join under their new employment arrangements and choice of fund. It is recommended that employers contact Employer Relations when such cases should arise.

## Quick links

### Fact sheets:

Transition to retirement

<http://www.css.gov.au/documents/factsheets/csf24.pdf>