

When you leave, you will be paid the balance of your member's account and your employer's account (if you have one). The benefit is the same whatever the reason you are leaving. This includes retirement, resignation, dismissal, redundancy, medical disengagement or death. There is a separate fact sheet explaining the process for claiming a death benefit available at [policessuper.co.nz](http://policessuper.co.nz).

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### Claiming your benefit when you leave

It takes a while to process your leaving service benefit. Don't expect it to be paid on your last day of work. Here's what needs to happen.

If you resign, Payroll will write to you acknowledging your resignation. You need to fill in the attached *Leaving form* and return it to Payroll. They will then complete their part of the form and forward it to Mercer, the scheme's administration manager.

It takes up to 3 weeks to process your benefit payment from the date Mercer receives the completed form. That's because they need to wait until they receive your final contributions (which could be up to 2 weeks after you leave).

The effective date of the withdrawal is the date your benefit is processed by Mercer rather than your final day of service. This could be several days before the payment is actually made.

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### If you've used your benefit as security for a loan

It will take longer to process your benefit if, at any time, you have used your benefit as security for a loan – even if you have already repaid the loan. This is because Mercer will need to write to the lender and seek confirmation that the loan has been repaid or obtain confirmation of the amount outstanding. If there is a balance due, Mercer will write to you confirming the amount. You will need to acknowledge this in writing before your benefit is paid.

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### Leaving your savings in the scheme

Remember, you can choose to leave your savings in the scheme when you leave. While you can no longer contribute, your savings will continue to earn interest just as they do now. You can access your savings at any time so long as each withdrawal is at least \$5,000 and your remaining balance is at least \$5,000. Let us know on page 2 if you would like to leave your savings in the scheme and continue your membership as a retained member.



### Financial advice from Mercer

Sometimes it helps to talk to an expert when making decisions about your super. PSS has engaged Mercer to provide a financial advice service to members. You can receive advice about anything to do with your savings in the scheme. There is no individual charge to you for this service. To arrange a time to talk, sign in to your account online and complete a call-back request form.

## For the member to complete

Mr
  Mrs
  Miss
  Ms
 \_\_\_\_\_ SURNAME \_\_\_\_\_ GIVEN NAMES \_\_\_\_\_  
 Home postal address \_\_\_\_\_  
 Home email address \_\_\_\_\_  
 Daytime contact number/mobile \_\_\_\_\_ QID \_\_\_\_\_  
 IRD number<sup>1</sup> \_\_\_\_\_

<sup>1</sup> Inland Revenue requires us to hold IRD numbers for all members. Note your IRD number here if you haven't provided it to us before.

### Payment type (choose one)

- I have terminated my service with Police and would like to remain a retained member of the PSS. (You can access your savings at any time so long as each withdrawal is at least \$5,000 and your remaining balance is at least \$5,000.)  
 I have terminated my service with Police and would like to withdraw my full leaving benefit.  
 I am remaining in service and would like to withdraw my full leaving benefit (Police employee members only).

If you have a registered charge over your accrued benefit, any outstanding loan amount may be paid first before any benefit is paid to you or on your behalf. A benefit payment fee will be deducted from your employer's account for each benefit payment made (see [policessuper.co.nz](http://policessuper.co.nz) for current fees).

### Payment details (choose one)

- Retained benefit to remain in Police Superannuation Scheme until I request payment. (You cannot contribute to the scheme once you become a retained member.)  
 Transfer to my bank account.
 

BANK	

BRANCH				

ACCOUNT									

SUFFIX		

- Transfer to my Police and Families Credit Union account.

0	3
BANK	

1	7	9	6
BRANCH			

ACCOUNT									

SUFFIX		

**Attach evidence showing your account name and number.** We can only pay benefits into a bank or Police and Families Credit Union account in your name. That excludes family trust accounts, business accounts and accounts in someone else's name. For us to process your payment, you must attach evidence showing your account name and number such as an encoded deposit slip, verification from your bank, a photocopy of the top of a bank statement or a screenshot from your internet banking. If evidence has already been provided for a previous withdrawal, you don't need to provide it again.

I ask the trustee of the Police Superannuation Scheme to pay the benefit due to me under the terms of the scheme trust deed and rules. Please arrange for my benefit to be treated as indicated above.

## Privacy statement

Information in this form and any requested documents are being collected to enable administration of this account. The Privacy Act 2020 entitles the account holder to access and to request correction of any personal information. Please refer to the PSS [privacy policy](#) for further information.

I acknowledge that I have read the privacy information included above.

Signature \_\_\_\_\_ Date \_\_\_\_\_

### Return the completed form to:

Payroll, Police National Headquarters, PO Box 3017, Wellington 6140, or scan and email it to [payroll@police.govt.nz](mailto:payroll@police.govt.nz).

## For the employer to complete

PSS membership number \_\_\_\_\_

Last day of pay \_\_\_\_\_

Reason for benefit payment (choose one)

- |                                      |   |                                     |
|--------------------------------------|---|-------------------------------------|
| <input type="checkbox"/> Resignation | <input type="checkbox"/> Medical disengagement - voluntary  | <input type="checkbox"/> In service |
| <input type="checkbox"/> Retirement  | <input type="checkbox"/> Medical disengagement - compulsory | <input type="checkbox"/> Death      |
| <input type="checkbox"/> Redundancy  | <input type="checkbox"/> Other (specify) _____              |                                     |

**Contributions** - total contributions from last 1 April up to termination date:

Member \$ \_\_\_\_\_ Employer \$ \_\_\_\_\_

Member voluntary \$ \_\_\_\_\_ Date of last contribution \_\_\_\_\_

Comments \_\_\_\_\_  
\_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_  
PREPARED

Signature \_\_\_\_\_ Date \_\_\_\_\_  
CHECKED

**Return the completed form to:**

Police Superannuation Scheme, c/o Mercer (N.Z.) Limited, PO Box 1849, Wellington 6140, or scan and email it to [psscheme@mercer.com](mailto:psscheme@mercer.com).