

# Income Account Request

**i** Please supply a certified copy of your current driver's licence or passport.

Please provide us with as much information as possible. Please tick boxes where appropriate. Use **BLOCK** letters and black or blue ink when completing this form and ensure it is signed and dated. \*DENOTES MANDATORY FIELD.

To access information about your plan online, visit [art.com.au/apss](http://art.com.au/apss)

**Member number**

## 1 Personal details

<b>Title</b>	<b>First name*</b>	<b>Middle name</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Last name*</b>	<b>Date of birth (DD/MM/YYYY)*</b>	<b>Gender*</b>
<input type="text"/>	<input type="text"/>	<input type="radio"/> M <input type="radio"/> F
<b>Street address / PO Box*</b>		
<input type="text"/>		
<b>Suburb/Town*</b>	<b>State*</b>	<b>Postcode*</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<b>Home phone number</b>	<b>Daytime phone number*</b>	
<input type="text"/>	<input type="text"/>	
<b>Personal email address</b>	<b>Mobile phone number</b>	
<input type="text"/>	<input type="text"/>	

**Note:** Where we can we'll provide your documents, including statements and notices of changes to your account, electronically. We'll email or SMS you when information is ready to view in [Member Online](#). If you would prefer information is posted to you, change your preferences in [Member Online](#), the [Australian Retirement Trust app](#), or by contacting us.

<b>Residential street address (if the same as above leave blank)*</b>	<b>Suburb/Town*</b>	<b>State*</b>	<b>Postcode*</b>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Have you enclosed a certified copy of your identification documents?** For more information on who can certify visit [australianretirementtrust.com.au/id](http://australianretirementtrust.com.au/id)

**Tax file number declaration** - if you are under 60, please complete the Tax File Number Declaration form.

If you already have a Super Savings – Corporate account, we may already have your TFN, but feel free to provide it if you're unsure. Read the information about Providing your TFN in Section 10.

My TFN <input type="text"/>	<input type="checkbox"/> <b>Under age 60? Have you completed and enclosed the Tax File Number Declaration form?</b>
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## 2 Income account type and retirement status

To open an Income account, you must deposit a minimum of \$30,000 from your Super Savings – Corporate account.

### I would like to open a Retirement Income account

I declare that:

- I have reached my preservation age and permanently retired<sup>1</sup>, OR
- I have stopped working for an employer on or after the date I reached 60 years of age<sup>1</sup>, OR
- I am 65 years of age or older.

### I would like to open a Transition to Retirement Income account (TTR)

I declare that:

- I have reached my preservation age and I am under age 65 and not retired.

**Note:** Let us know when you meet the Retirement Income account conditions on the left, and your account will become a Retirement Income account. Alternatively, this will happen automatically when you turn 65.

<sup>1</sup> Please note there may be a delay with the set-up of your Retirement Income account as we are unable to process your request until we receive your termination date from your employer.

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### 3 Confirming your identity

Before you're able to withdraw money from your super account, by law, Australian Retirement Trust needs to verify your identity. This is why we request that you provide us with a certified copy of your driver's licence or passport. In some cases, identification documents may not be sufficient for us to process your request, for example, if they have not been correctly certified. This can result in delays in setting up your Income account while we contact you for further information.

With your consent, Australian Retirement Trust can use Equifax IDMatrix to verify your identity electronically. This program uses data held in places such as the Electoral roll, White pages, Department of Transport, the Passport Office, and Equifax credit information files to verify your details.

As part of the electronic verification process, your document details (for example, your driver's licence number) will be submitted to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows organisations to compare a customer's identification with a government record. More information about the DVS is available on their website [www.dvs.gov.au](http://www.dvs.gov.au)

By checking this box, I consent to my identity being verified electronically. I acknowledge that the document details I provide as evidence of my identity will be checked with the relevant body. This includes consent for the personal information you have provided, such as name, date of birth and residential address, to be verified against personal information contained in your credit information file. Note that Australian Retirement Trust will not access your credit related information such as credit card and loan applications.

If you don't want us to be able to verify your identity electronically if required, that's fine too. Make sure you read the information at [australianretirementtrust.com.au/id](http://australianretirementtrust.com.au/id) for acceptable identification documents and certification requirements.

### 4 Putting money into your Super Savings Income account Fill out one or more of the following.

**Note:** A minimum of \$30,000 is required to open an Income account.

#### 4A Do you want to transfer money into your Additional accumulation account from another fund before starting your Income account?

YES  NO If yes, please visit [australianretirementtrust.com.au/consolidate](http://australianretirementtrust.com.au/consolidate). Before consolidating your super, consider the potential loss of insurance and other benefits that you may have with your existing fund. Also, think about where your future employer contributions will be paid.

Please indicate the name/s of the super fund/s you're transferring money from:

1  2  3

#### 4B Do you want to contribute money to your Additional accumulation account before starting your Income account?

If yes, please indicate how you will be making the contribution by ticking the appropriate box and please advise the amount of the contribution.

**BPAY®** (visit [australianretirementtrust.com.au/contributions](http://australianretirementtrust.com.au/contributions))  
© Registered to BPAY Pty Ltd ABN 69 079 137 518

**Cheque** (please make payable to Australian Retirement Trust Pty Ltd)

**Direct Debit** (go to [Member Online](#) to complete the Make a Voluntary Contribution form)

#### Contribution amount

\$

I intend to claim a tax deduction for this contribution. **Please complete Section 5**

Once aged 75 we're unable to accept a voluntary contribution from you with the exception of downsizer contributions, which has no maximum age limit.

#### 4C Transfer from my existing APSS Super Savings – Corporate Defined Benefit account

##### Important:

- You can use up to a maximum of 50% of your Defined Benefit (less any Offset account balance) in addition to your Additional accumulation account balance to open an Income account. You must use the balance of your Additional accumulation account **first** before you can access your Defined Benefit, and you can only access your Defined Benefit once per financial year. Refer to the Super Savings – Corporate Defined Benefit Handbook for details.
- If you wish to keep your Additional Death and Total & Permanent Disablement insurance cover on your APSS Super Savings – Corporate Defined Benefit account, you'll need to ensure there is enough money in your Additional accumulation account to pay for any future insurance premiums and you will need to make at least one eligible contribution every 12 months or advise us in writing via [australianretirementtrust.com.au/keep-my-insurance](http://australianretirementtrust.com.au/keep-my-insurance) that you wish to retain your insurance cover.

I want to transfer \$\_\_\_\_\_ (min. \$30,000 required) from my APSS Super Savings – Corporate Defined Benefit account to open my Income account. I am aware that my transfer will be drawn from my Additional accumulation account balance first, and then from my Defined Benefit up to the maximum amount permitted. The value of your Defined Benefit entitlement may change from the date you complete this form until the date we process your instruction, as the amount cannot exceed 50% of your Defined Benefit (less any Offset account balance). You may get more or less than the amount requested when processing is completed.

OR

I want to transfer the **maximum amount permitted** from my APSS Super Savings – Corporate Defined Benefit account to open my Income account.

**Members with Additional Death and Total & Permanent Disablement insurance cover must also complete this section. If you do not complete this section, we will cancel your Additional insurance cover if the balance of your Additional accumulation account reduces below \$6,000 after the transfer to your Income account:**

I want to retain \$6,000 in my Additional accumulation account to keep my Additional Death and Total & Permanent Disablement insurance cover.  
**Note:** if you tick this box, the amount transferred to your Income account will be limited to the balance of your Additional accumulation account less \$6,000, plus a portion of your Defined Benefit (if required) up to the maximum amount permitted on the date we process your request. Changes in the daily unit prices will mean that the actual amount retained in your Additional accumulation account will be higher or lower than your nominated amount.

OR

I want to cancel my Additional Death and Total & Permanent Disablement insurance cover and transfer my entire Additional accumulation account balance to my Income account.

### 5 Claiming a tax deduction

**Note:** If you intend to claim a tax deduction for voluntary after-tax contributions paid to your Additional accumulation account, it's important you let us know **before** you start your Income account. A request to claim a tax deduction is not valid if we have started to pay an income stream using any of the contribution. Separately, if you make a partial withdrawal or transfer, the maximum amount you can later claim a tax deduction for is the reduced contribution amount remaining with us. If you intend to claim a tax deduction, you can let us know by completing the online form in [Member Online](#) or send us a completed Notice of Intent to Claim a Tax Deduction form from [ato.gov.au](http://ato.gov.au) and we'll send you confirmation to include with your tax return. To claim a tax deduction for years prior to 2017–2018 you must have been self-employed. Visit [ato.gov.au](http://ato.gov.au) for more information.

If you're aged 67 or over you'll need to meet the Work Test<sup>1</sup> in order to claim a tax deduction on voluntary after-tax contributions. This eligibility requirement will be assessed by the Australian Taxation Office (ATO) when you submit your income tax return. The contribution you're claiming a tax deduction on must have been received by the Australian Retirement Trust prior to the 28th day after the end of the month you turned 75 years old.

**Are you claiming a tax deduction for any personal contributions?**  YES  NO If Yes, and you intend to claim a tax deduction for contributions you made to your Additional accumulation account, you'll need to let us know using the online form in [Member Online](#) before submitting this form. Or you can complete a Notice of Intent to Claim a Tax Deduction form from [ato.gov.au](http://ato.gov.au) to submit with this withdrawal request. Please also indicate the relevant financial year here:

Relevant Financial Year (YYYY/YYYY):  /

1 You must work at least 40 hours over a period of 30 consecutive days, during the income year the contributions were made (or during the previous financial year, under a one-off exemption available to members with a 'total superannuation balance' under \$300,000).

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## 6 How would you like your Income account invested?

You can choose to invest your account using the Today and Tomorrow strategy as explained in the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension (PDS). If you prefer, you can choose to build your own strategy by choosing up to 10 options. Read the PDS, Super Savings – Corporate Defined Benefit Handbook, and Super Savings Investment Guide carefully and contact us if you have any questions. **Note:** If you do not make an investment choice, your account will be invested in the Retirement investment option.

### 6A If you choose one of these options, please move on to Section 7

Invest in the default investment option (Retirement).

OR

OR

Invest in the Today and Tomorrow strategy. **Note:** you can only select the Today and Tomorrow strategy when starting a new Income account. Your payments will be made from the Cash investment option until there are not enough funds to make a future income payment. The payments will then be made proportionally from your remaining account balance.

### 6B Build your own strategy – referring to the table below:

\* Complete the **Investment options** section to choose where your Income account is invested.

\* Complete the **Income payment source** section on the right to tell us where you would like your income payments to be made from.

## Investment options

Investment option	Investment choice	FOR OFFICE USE ONLY
Growth	.00%	RB/WB
Balanced	.00%	RC/WC
Balanced – Index	.00%	RN/WN
Socially Conscious Balanced	.00%	RS/WS
Diversified Alternatives	.00%	RW/WW
Retirement	.00%	RA/WA
Conservative	.00%	RD/WD
Shares	.00%	RP/WP
Australian Shares	.00%	RG/WG
Australian Shares – Index	.00%	RH/WH
International Shares – Index (hedged)	.00%	RJ/WJ
International Shares – Index (unhedged)	.00%	RR/WR
Emerging Markets Shares	.00%	RT/WT
Property	.00%	RL/WL
Australian Property – Index	.00%	RK/WK
Diversified Bonds	.00%	RO/WO
Diversified Bonds – Index	.00%	RF/WF
Cash	.00%	RE/WE
<b>Must be whole numbers and each add to TOTAL 100%</b>		<b>100.00%</b>

## Income payment source

If you have chosen more than one investment option, you can elect to draw your income payments proportionally from those chosen options, or from one specific option. Please complete the following:

**1. Do you want to draw your income payments proportionally from your chosen options?** **Note:** If you do not select any options, your income payments will automatically be drawn proportionally from your chosen options.

YES  NO If yes, please move on to question 3 below. If no, complete question 2 and 3.

**2. Which option(s) do you want your income payments to come from?** If you require more space, please attach a separate piece of paper (signed and dated) to this application.

**Important:** If the Investment options table on the left is not completed, we will invest your money in line with the percentages you enter in this table (where applicable).

Option	% of payment
<input type="text"/>	<input type="text" value=".00%"/>
<input type="text"/>	<input type="text" value=".00%"/>
<input type="text"/>	<input type="text" value=".00%"/>
<input type="text"/>	<input type="text" value=".00%"/>
<input type="text"/>	<input type="text" value=".00%"/>
<b>Must be whole numbers and each add to TOTAL 100%</b>	
	<input type="text" value="100.00%"/>

**3. You can also choose to rebalance the percentages held in your chosen options back to the original percentages every 6 months or 12 months.**

I do not wish to rebalance

OR

I would like to rebalance every:

6 months on 31 March<sup>1</sup> & 30 September<sup>1</sup>

OR

12 months on 31 March<sup>1</sup>

**Note:** Rebalancing is only available if you have more than one investment option. Rebalancing simply means bringing the weighting of each investment option in your portfolio back into line with your original selection by moving money from one option to another. Your weighting of investment options gets out of line when some investments perform better than others.

Our Super Savings Income account offers an automatic rebalancing service that reweights your investment options back into line with your original selection. Buy-sell spreads may apply.

<sup>1</sup> Or the next business day after this date if it falls on a weekend or public holiday.

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## 7 Bank account details Please supply a copy of your bank statement.

Your bank statement must be less than 12 months old and show your BSB number, your account number and your account name.

Financial institution\*

Name on the account\*

BSB number\*

Account number\*

I declare that the bank account details I have provided are correct, and that the bank account is held solely or jointly in my name.

**Note:** Money cannot be paid into a credit card or third party account.

## 8 Income payment details This section refers to the amount you wish to receive on a regular basis.

**Complete this section to show how often you require the payments, and the amount you would like to be paid.**

I understand I am required to take an amount of income payments each year at least equal to the minimum amount calculated each financial year.

I accept and agree to any actions that Australian Retirement Trust may take to ensure that I have been paid income payments at least equal to this minimum amount.

**Note:** If you do not make a choice, you will receive the minimum level of payment on a monthly basis.

I wish to receive my payments:

fortnightly  monthly on the 11th (default)  quarterly  half yearly  yearly

AND

I wish to receive payment amounts of:

Minimum level<sup>1,2</sup> (default)  Specific gross amount per payment<sup>4</sup>  
 (TTR only) Pro rata amount of the 10% maximum<sup>3</sup>  (TTR only) Maximum, you will receive the full 10%

AND

I would like my Income account set-up:

ASAP – OR –  After this date:

AND

I would like to receive my first payment in this month (MM/YYYY):

Payment will be made in the next available payment run.

1 The minimum default level will be age-based as described in the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension (PDS).

2 If your Income account commences on or after 1 June in a financial year, no payment is required to be made for that financial year.

3 If you select the pro rata option you will be paid the maximum amount for the period remaining in the financial year you start your Income account (i.e. it will be less than 10% of your account balance).

If you select the non pro rata option you will be paid the maximum amount (i.e. 10% of your starting balance in the remainder of the financial year you start your Income account).

4 The maximum amount of income payments is restricted to your available balance (or 10% per annum of your account balance if you hold a Transition to Retirement Income account).

If the income payment amount you request exceeds the maximum amount, it will be reduced to the maximum that applies.

## 9 Beneficiaries Complete this section to tell us how to distribute your superannuation if you die.

What type of beneficiary do you want to nominate? (please tick one)

**Binding death benefit nomination:** You can nominate a dependant (as defined in superannuation law) and/or your legal personal representative (the executor or administrator of your estate). Complete a Super Savings Binding Death Benefit Nomination form, available with the Product Disclosure Statement for Income Account and Lifetime Pension (PDS) and also at [australianretirementtrust.com.au/beneficiary](http://australianretirementtrust.com.au/beneficiary)

**Note:** Any current beneficiaries will be applied to your Income account if you do not select an option. If you nominate a new beneficiary that isn't currently applied to your account and you do not specify a beneficiary type, they will be applied as a **preferred beneficiary**.

OR

**Reversionary beneficiary (spouse or defacto only):** List your reversionary beneficiary below. I understand the reversionary beneficiary is limited to my spouse or defacto. I have read the information about Reversionary beneficiary nominations in the Product Disclosure Statement for Income Account and Lifetime Pension (PDS) before ticking this box.

**Preferred beneficiaries:** List your preferred beneficiary below. You can also add or change your nomination at any time using **Member Online** or the **Australian Retirement Trust app**. Note that this type of nomination will be used as a guide only by the Trustee.

Title First name\*

Middle name

Last name\*

Relationship (e.g. Spouse)

Date of birth (DD/MM/YYYY)\*

Gender\*

 M  F

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## Have you completed and attached your additional forms and documentation?

- Attach original certified copies of suitable documents:
  1. Current driver's licence or passport (copies must be certified by an authorised person), and
  2. Proof of ownership for the bank account you have nominated for receipt of your income payments (proof of ownership must be less than 12 months old and show your BSB number, your account number and your account name e.g. a bank statement),
- Tax File Number Declaration form (if under age 60),
- Notice of Intent to Claim a Tax Deduction form (if applicable),
- Super Savings – Corporate Consolidate Your Super form (unless you've used our simple online rollover tool), and
- Binding Death Benefit Nomination form (if applicable).

## 10 Authorisation and declaration Sign this application form and return to Australian Retirement Trust:

### Your Privacy – Personal Information Collection Notice

The purpose for which we collect your information is to provide superannuation benefits, administer your benefits, and provide related services, information, and offers to you. This includes processing your application, managing your participation in Australian Retirement Trust, providing you with information about your benefits and our available services, and ensuring you receive your entitlements.

We will generally collect your personal information directly from you, your authorised representatives, your employer or other third parties, such as the Australian Taxation Office (ATO). If the information we request is not provided, we may be unable to properly administer your benefits and notify you about your entitlements.

We may disclose your personal information to entities within the Australian Retirement Trust Group, our service providers and advisers, medical and health professionals, regulators and government bodies, or to other third parties if we need to or if you have given consent to the disclosure. This includes but is not limited to the Fund's administration service provider, insurers, auditors and legal advisers. We also might be required by law to disclose information about you, for example to government bodies such as the ATO. We may also disclose information to third-party service providers in various countries, as described in our Privacy Policy.

For more information, please read our Privacy Policy which sets out the types of information we collect and how we collect, hold, use and disclose your personal information. Our Privacy Policy also describes how you can access information about your benefit and personal details, correct any information which is inaccurate or out-of-date, and information on our privacy complaints process. We are committed to respecting the privacy of personal information you give us. Our Privacy Policy may be updated from time to time and is available at [australianretirementtrust.com.au/privacy](http://australianretirementtrust.com.au/privacy) or by contacting us.

### Providing your tax file number (TFN):

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect, use and disclose your tax file number.

The trustee of your superannuation fund may disclose your tax file number to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your tax file number not be disclosed to any other superannuation provider.

Declining to quote your tax file number to the trustee of your superannuation fund is not an offence. However giving your tax file number to your superannuation fund will have the following advantages:

- your superannuation fund will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions to your superannuation and benefit payments when you start drawing down your superannuation benefits; and
- it will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

## Declaration

### I declare that:

- I apply to open a Super Savings Income account.
- I have received, read and understood the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension (PDS), Super Savings Investment Guide and the Super Savings – Corporate Defined Benefit Handbook at [art.com.au/apss](http://art.com.au/apss)
- I consent to the collection and disclosure of information about me for the purposes shown above.
- I have met the conditions outlined in Section 2 for the Income account type and retirement status I selected.
- I am a citizen or permanent resident of Australia or citizen of New Zealand.
- All the information I've provided on this form is true and correct.
- I have considered the fees and charges, effect on insurance cover, including the lapsing of cover if there is not enough money in my Additional accumulation account balance to pay for any future insurance premiums and the implication to my benefit entitlement prior to rolling over my benefits. I do not require further information and authorise the rollover to proceed.
- I understand I am required to take an amount of income payments each year at least equal to the minimum amount calculated each financial year. I accept and agree to any actions that Australian Retirement Trust may take to ensure that I have been paid income payments at least equal to this minimum amount.

**Please note:** All certified proof of identity documents will need to be mailed to us.

**Member to sign here\***



**Date (DD/MM/YYYY)\***

**Please return the form to Australian Retirement Trust Reply Paid 2924 Brisbane Qld 4001**

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Australian Retirement Trust's Privacy Policy, visit [australianretirementtrust.com.au/privacy](http://australianretirementtrust.com.au/privacy) or call **13 11 84**.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063