

What happens to your super when you leave your employer?

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If you're a member of the APSS (Accumulation Members) Plan with Australian Retirement Trust and you stop working for your employer, we'll transfer you to a Super Savings Accumulation account. Here's what that means:



What's not changing

Your:

- member number
- investment choice(s)
- beneficiary(s), and
- online account ([Member Online](#) and the [ART app](#)) won't change.



What's changing

Your insurance is changing. From the date you leave your employer:

- Any Death and Total & Permanent Disability (TPD) insurance you have will continue as Tailored fixed cover (if you have \$6,000 or more in your super account). "Fixed cover" means the amount of insurance stays the same, but your premiums will generally increase as you get older.
- You won't receive employer paid administration fees, but you'll still enjoy being part of a profit for members fund, committed to returning profits as **lower fees** and better services.



Already have an ART Super Savings account?

- If you have Death and/or Total & Permanent Disability or TPD Assist cover in your existing Super Savings account, and:
 - if the cover in your APSS (Accumulation Members) Plan at the date you stopped working was higher than that amount, your Super Savings cover will be replaced by the higher amount
 - otherwise, your cover will not change.

Your account balance from the APSS (Accumulation Members) Plan will be transferred with the investment choice that applied in that plan at the transfer date. Any future contributions to your consolidated account will be invested in line with your existing Super Savings account investment choice.

Actions you may want to take

1. Take ART with you to your next job

Email your employer a [pre-filled form](#) which lets them know you'd like your super paid to ART.

Important details you may need:

Fund name:
Australian Retirement Trust

Phone:
13 11 84

Or Fill out the [Selecting Australian Retirement Trust form](#) or the [ATO's Standard Choice form](#) and give them to your new payroll team.

Fund address:
GPO Box 2924, Brisbane QLD 4001

ABN:
98 503 137 921

Or Choose Australian Retirement Trust in forms provided by your employer using the details below.

USI:
98 503 137 921 001

Your member number:
If you don't know it, [here's where you can find it](#).

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Why take ART with you?

By taking ART with you to your next job, you can continue to enjoy:

-  1. The benefits of **insurance**.
-  2. Being part of a profit for members fund, committed to returning profits as **lower fees** and better services.
-  3. Your choice of **investment options** that grow with you.
-  4. **Simple financial advice**¹ about your Super Savings account. This service is included with your membership.
-  5. 24/7 access to your account via **Member Online** and the **ART app**.
-  6. Discounts with **Rewards** – helping you save on everyday expenses and little luxuries².

¹ Australian Retirement Trust employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by Australian Retirement Trust. Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS) is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide for more information.

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2. Review your insurance needs

Leaving your employer is a good time to review your insurance through super. Once we process your transfer into Super Savings from the APSS (Accumulation Members) Plan, we'll send you some important information about your insurance cover.

Check your level of cover

It's important to check your level of cover and the premium attached to it to make sure they are right for you. You can do this by reviewing the information we send to you, or by logging into **Member Online** or the **ART app**.

You can reduce or cancel your automatic cover at any time or apply for higher amounts.

Tell us about changes to your occupation

Premiums for Tailored cover depend on your occupation. You can tell us about your new occupation by filling out the **Occupational rating form** and **emailing it to us**.

Find out more

For more information, please read the **Super Savings Insurance Guide** available at art.com.au/pds. It is important to note that these arrangements differ from those that applied in the APSS (Accumulation Members) Plan. Please refer to the Super Savings – Corporate Insurance Guide available at art.com.au/apss for more information on your existing APSS (Accumulation Members) Plan cover.

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What happens if I don't tell my new employer to pay my super to ART?

You could lose your insurance

If you don't contribute to your Super Savings account for 12 months, your insurance cover will be cancelled unless you tell us you'd like to keep it. You can choose to 'Keep your insurance cover' in [Member Online](#) by selecting 'Your account' and then 'Insurance'.

You could end up paying multiple sets of fees

Choosing where you'd like your new employer to pay your super also helps you avoid potentially paying multiple sets of fees and having more insurance than you need.

Your super may be paid to a fund that you wouldn't choose

Although new government rules designed to limit the creation of unnecessary super accounts mean your employer needs to pay your super to your existing super fund, recorded by the ATO (your 'stapled' fund), this system isn't perfect. The ATO's records may not be up to date. The closure of your Super Savings – Corporate account may mean the ATO doesn't recognise ART as your stapled fund. That's why it's important that if you'd like to keep your super with us, you choose to 'Keep your insurance cover' in [Member Online](#).

We're here to help

Want more information? Call us on **13 11 84** between 8:00am and 7:30pm AEST, Monday to Friday.

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