

apss APSS (Defined Benefit members) Restart my Income account



13 11 84 | australianretirementtrust.com.au
Reply Paid 2924 Brisbane Qld 4001

Use this form to close your existing Income account and open a new Income account with additional funds.

Important

If you receive any payments from Centrelink or the Department of Veterans' Affairs (DVA), you should contact Centrelink, DVA or seek advice from a financial adviser **before** closing or restarting any existing Income account(s). Closing and restarting an existing Income account may affect your Centrelink or DVA payments. If you decide to start a second Income account, please use the Income Account Request form available at art.com.au/apss. *DENOTES MANDATORY FIELD.

Member number

1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>

Last name*	Date of birth (DD/MM/YYYY)*	Gender
<input type="text"/>	<input type="text"/>	<input type="button" value="M"/> <input type="button" value="F"/>

Street address / PO Box*

Suburb/Town*	State*	Postcode*	Home phone number	Daytime phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Personal email address	Mobile phone number*
<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.

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

2 Income account type

I'm restarting my: Transition to Retirement Income account Retirement Income account **Note: If you're over age 65 the conditions for Transition to Retirement Income accounts no longer apply and your account will become a Retirement Income account.**

3 A minimum additional amount of \$10,000 is required to restart your Income account

I would like to rollover an account from another super fund and I've attached a Super Savings – Corporate Consolidate Your Super form.

OR

I would like to restart my Income account with funds from my existing APSS Super Savings – Corporate account. [Please complete Section 4.](#)

OR

I've attached a cheque for \$

Do you intend to claim a tax deduction?

If No, go to Section 4

If Yes, and you intend to claim a tax deduction for contributions you made to your Additional accumulation account, you will need to let us know using the online form in [Member Online](#) before submitting this form or complete a Notice of Intent to Claim a Tax Deduction form from ato.gov.au to submit with this withdrawal request. Please also indicate the relevant financial year here:

Relevant Financial Year (YYYY/YYYY)

Please 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 restart your 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 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 for more information.

If you're aged 67 or over, you'll need to meet the Work Test¹ 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 Australian Retirement Trust prior to the 28th day after the end of the month you turned 75 years old.

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).

[Please continue over page](#)

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

Important:

1. 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 restart your 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 at art.com.au/apss for details.
2. If you wish to keep your Additional Death and Total & Permanent Disablement 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 that you wish to retain your insurance cover.

I want to transfer \$ _____ (min. \$10,000 required) from my APSS Super Savings – Corporate Defined Benefit account to restart 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 restart my Income account.

Members with Additional Death and Total & Permanent Disablement cover must also complete this section. If you do not complete this section, we will cancel your Additional 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 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 cover and transfer my entire Additional accumulation account balance to my Income account.

5 Income account investment details

I would like to keep my current investment strategy, rebalancing options (if any) and investment payment source.

OR

I would like to change to the Today and Tomorrow investment strategy. (Please note the Today and Tomorrow investment strategy can only be selected on set up or when restarting an Income account.) For more details refer to the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension (PDS) at art.com.au/apss.

You can change your current investment strategy at anytime using [Member Online](#).

6 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: Minimum¹ level (default) Specific gross amount per payment³ \$
 (TTR only) Pro rata amount of the 10% maximum² (TTR only) Maximum, you will receive the full 10%

AND

I would like my Income account set-up: ASAP After this date:

AND

I would like to receive my next 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.

² If you select the pro rata option you will be paid the maximum amount for the period remaining in the financial year you restart 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).

³ 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.

➔ Please continue over page

7 Beneficiaries

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 Additional accumulation account and you do not specify a beneficiary type, they will be applied as a preferred beneficiary.

I would like to keep my existing nominated beneficiaries.

OR

I would like to change my existing preferred beneficiaries, or nominate a binding beneficiary and enclose a Change of Details form or a Binding Death Benefit Nomination form available at australianretirementtrust.com.au/beneficiary

OR

I would like to nominate a new reversionary beneficiary. I understand the reversionary beneficiary is limited to my spouse. I have read the information in the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension (PDS) at art.com.au/apss before ticking this box.

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender
<input type="text"/>	<input type="text"/>	<input type="text" value="M"/> <input type="text" value="F"/>

8 Checklist

Once we have all your information and documentation we will process your application. Please read the **Authorisation and declaration** and make sure you have:

Signed and dated this form Attached additional forms, if any Attached my certified identification, if required

9 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 or by contacting us.

Declaration

I declare that:

- I understand my personal details, including tax details and instalment frequency will not change, however my minimum or maximum amount and instalment amount will change by restarting my Income account.
- I declare I have fully read this form and the information completed is true and correct.
- I request that my Income account be restarted. I understand that this involves:
 - (a) the cessation of my existing Income account,
 - (b) the placement of my existing Income account balance into my APSS Super Savings – Corporate Defined Benefit account, and
 - (c) the withdrawal of the amount, including any additional amounts from this APSS Super Savings – Corporate Defined Benefit account which will be used to start a new Income account.
- I understand that once the account is restarted, I cannot submit a tax deduction form for personal contributions made before this date.
- If applicable, I request and consent to the transfer of superannuation as described above.

- 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 payment 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 from my existing Income account and to ensure the minimum is paid from my new Income account.
- I have received and read the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension (PDS) and the Super Savings – Corporate Defined Benefit Handbook at art.com.au/apss
- If I am in receipt of any payments from Centrelink or DVA, I understand it is my responsibility to contact Centrelink, DVA or seek financial advice about closing and restarting any existing Income account(s) before completing this form.

Note: If you have not previously supplied certified identification to Australian Retirement Trust, you will need to attach a certified copy of your identity before we can process your form. For more information about certified identity and what is acceptable, please visit australianretirementtrust.com.au/id

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 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