



13 11 84 | australianretirementtrust.com.au

What happens to your super when you leave your employer?

If you're a member of the CBA Group Super Plan with Australian Retirement Trust (ART) and you stop working for your employer, we'll transfer you to a Super Savings – Corporate account in the Former CBA Group Super Plan. Here's what that means:

Note: different account and insurance arrangements than those listed below may apply to Defined Benefit members. For more information, please refer to the Defined Benefit Handbook appropriate to your Defined Benefit Division available at art.com.au/cbasp or call us on 13 11 84.



What's not changing

Your:

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



Already have an ART account?

Call us on 13 11 84 between 8.00am and 7.30pm AEST Monday to Friday to discuss your specific circumstances.



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. This means the amount of insurance cover is initially provided as a fixed dollar amount. From age 51, your Fixed Death and Total & Permanent Disability cover reduces annually by 5% of your insured benefit at age 50, until your 70th birthday when cover ceases.* If you ceased to be a member of the CBA Group Super Plan and became a member of the Former CBA Group Super Plan before Standard Cover automatically commenced, please read the Super Savings – Corporate Insurance Guide (Former CBA Group Super Plan - Retained and Spouse) available at art.com.au/cbasp to read how your insurance will be calculated.

*If you joined the CBA Group Super Plan and were a prior Bankwest employee or prior a member of the Colonial Group Staff Superannuation Scheme at the date of the CBA Successor Fund Transfer, or opted to fix your level of cover, different insurance conditions may apply. Please read the Super Savings – Corporate Insurance Guide (Former CBA Group Super Plan - Retained and Spouse) available at art.com.au/cbasp

- Any Optional Income Protection cover you had at the time of leaving your employer will continue as Tailored Income Protection cover on a fixed cover basis.
- If you hold Commonwealth Bank Employee Income Protection cover you can apply to transfer your cover into your Super Savings – Corporate account in the Former CBA Group Super Plan within 90 days of leaving employment. Full health and medical evidence may not be required.
- You won't receive discounted 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.



Want to take ART with you to your next job?

1. Use your new employer's super form

If your employer has already given you a form to fill in, simply enter the following details and give it back to them.

- **Fund name:** Australian Retirement Trust (Super Savings)
- **ABN:** 60 905 115 063
- **USI:** 60 905 115 063 003
- **Phone:** 13 11 84
- **Fund Address:** GPO Box 2924, Brisbane QLD 4001
- **Member number:** [Find your member number](#)
- **Letter of compliance:** [Download letter](#)

2. Or send a pre-filled super form

You can get all of your Australian Retirement Trust account details in an email. Log in to Member Online to send your pre-filled super form.

[Log in and send](#)

[Download a form for later](#)

If you want to print out a blank form to fill in later, you can use this version with our fund details on it.

[Download a pre-filled form](#)

[Update your email](#)

Did you use your employer email for your ART account? Don't forget to update it to your personal email so we can continue to send you important information about your membership. You can update your personal details in just a few clicks via the 'Profile' tab in [Member Online](#).

Why take ART with you?



The benefits of [insurance](#).

Being part of a profit for members fund, committed to returning profits as [lower fees](#) and better services.



Your choice of [investment options](#) that grow with you.

[Simple financial advice](#)¹ about your Super Savings account. This service is included with your membership.



24/7 access to your account via [Member Online](#) and the [ART app](#).

Discounts with [Rewards](#) – helping you save on everyday expenses and little luxuries².



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 – Corporate account in the Former CBA Group Super Plan 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.

¹ Employees in the Australian Retirement Trust group provide advice to members and employers as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), that is wholly owned by the Trustee as an asset of Australian Retirement Trust. SFS is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide at australianretirementtrust.com.au/fsg for more information.

² Australian Retirement Trust Pty Ltd ABN 88 010 720 840, the trustee of Australian Retirement Trust ABN 60 905 115 063 (Australian Retirement Trust) does not endorse these products or services. It is providing this information to members for their benefit and members should undertake their own inquiries in relation to the products and/or services offered. Australian Retirement Trust is not an agent, dealer or promoter of the products and/or services offered. Australian Retirement Trust is not liable for any representations made by the suppliers in relation to these products and services. Australian Retirement Trust respects your privacy and does not supply your personal details to these or any other third-party supplier. Please contact Australian Retirement Trust on 13 11 84 or write to GPO Box 2924 Brisbane QLD 4001 if you have any questions, concerns or suggestions.

Review your insurance needs

Leaving your employer is a good time to review your insurance through super. Once we process your transfer into your Super Savings – Corporate account in the Former CBA Group Super 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.

Find out more

For more information, please read the Super Savings – Corporate Insurance Guide (Former CBA Group Super Plan - Retained and Spouse) available at art.com.au/cbasg. It's important to note that these arrangements are different to those that applied in the CBA Group Super Plan. Please refer to the Super Savings – Corporate Insurance Guide available at art.com.au/cbasg for more information on your existing cover in the CBA Group Super Plan.