

Important information about transferring super benefits

Please read the following information carefully **BEFORE** completing the attached forms so that you understand the effect of transferring super into your defined benefit division.

Applying to transfer super

Before transferring any super from another fund into your defined benefit division, you must apply and receive approval from the CBA Group Super Plan. Two forms are attached for this purpose:

- **Request Approval To Transfer Super Into Defined Benefit Divisions:** this is your application to our fund for approval to transfer super to your defined benefit division.
- **Consolidate Your Super:** if we approve your transfer, we'll forward this form to your other super fund on your behalf to request transfer of your super benefits.

If you want to transfer super to your defined benefit division, you should complete and return both forms to us at the same time.

You should note that:

- Once super is transferred into your defined benefit division you can't later choose to withdraw it before your benefit becomes payable (i.e. upon retirement or leaving CBA Group, or exercising super choice).
- You generally can't transfer super into your defined benefit division if you're a deferred or retained member of your defined benefit division (i.e. because you have left employment with CBA Group or exercised super choice).

How super is transferred

The way super is transferred into a defined benefit division is different depending on the rules for your division.

These rules are outlined below:

- **Division B:** If you have super that relates to employment you had prior to your employment with CBA Group, you can apply to transfer it into your account. Any super transferred into Division B that represents contributions from a previous employer will backdate the membership period that we used to calculate your benefit when it becomes payable. The number of days to be backdated is calculated as the transfer amount divided by one-eighth of the daily amount of your salary as at the date of transfer.

Example: You receive approval to transfer \$20,000, of which \$10,000 is contributions from a previous employer and \$10,000 are your own contributions. Your current salary is \$70,000, which represents a daily rate of \$268.49 (one eighth of which is \$33.56).

Therefore your membership would be backdated by 297 days (i.e. $\$10,000 \div 33.56$).

Any portion of super that you transfer that represents your own contributions will be added to your Accumulated Contributions and be subject to investment returns. Investment returns can be positive or negative, and if they are negative, the value of your account will be reduced.

- **Division C:** Super transferred into Division C will provide you with an addition to your accrued benefits multiple (ABM), equal to the amount of super you transfer divided by your final average salary (FAS) at time of transfer (i.e. your average salary over the last 3 years).

Example: Your current ABM is 2.0 and FAS is \$40,000. Your current benefit is $FAS \times ABM = \$80,000$. You receive approval to transfer \$20,000 into Division C. In this case, you would receive an addition to your ABM equal to the transfer amount divided by FAS, i.e. $\$20,000 \div \$40,000 = 0.5$. After the transfer, your benefit of $FAS \times ABM$ is now $\$40,000 \times 2.5$ (your new ABM) = \$100,000.

Note: The maximum ABM for Division C is 7.6 so you can't purchase any additional ABM where you would exceed this maximum.

- **Division D:** Super transferred into Division D will generally be allocated to an accumulation-style account within your defined benefit division and be subject to investment returns which may be positive or negative.
- **Division E:** Super transferred into Division E will generally provide you with an addition to your accrued benefit multiple (ABM) for the period of qualifying membership that the lump sum transfer amount will purchase. We determine this period of qualifying membership based on the advice of an actuary. Any additional ABM will be included in the calculation of your Division E retirement benefit payable at or after age 55.

Note: The maximum ABM for Division E is 8, so you can't purchase any additional ABM where you would exceed the maximum. Once you have reached your maximum ABM your contributions cease.

- **Divisions CB, CC, CD, CE, CF, CN or CO:** Super transferred into these divisions will be allocated to an accumulation-style account (e.g. a Voluntary Account) within your defined benefit account.
- These accumulation-style accounts are generally eligible for investment choice, therefore the balance will be subject to investment returns. Investment returns can be positive or negative, and if they are negative, the value of your account will be reduced. For more information on investment choice, refer to our Super Savings Investment Guide at art.com.au/cbasp

Things to consider before leaving your other fund

When you transfer super, your entitlements under the other fund may cease. You need to consider all relevant information before you decide to transfer your super. If you ask for information, your super provider must give it to you.

Some of the points you may consider are:

- Fees – the fund you're transferring FROM must give you information about any fees. If you aren't aware of the fees that may apply, you should contact your fund for further information before completing these forms.

Note: We don't charge you a contribution or transfer fee when you transfer super into your defined benefit division in our fund.

- Death and disability benefits – the fund you're transferring FROM may provide insurance for death, or an illness or accident that leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have.

You can transfer the insurance you hold in the fund you're transferring from to Australian Retirement Trust. This cover can't be included in your Defined Benefit account, however it can be transferred to your existing Accumulation account in the CBA Group Super Plan or if you don't have an existing Accumulation account, one will be opened for you. For information about Accumulation accounts, see the Super Savings – Corporate Product Disclosure Statement for Accumulation Account CBA Group Super Plan. For information about the insurance options available in the Accumulation account, see the Super Savings – Corporate Insurance Guide CBA Group Super Plan. You can access these documents at art.com.au/cbasp

You'll need to complete a Transfer of Insurance Cover form available at art.com.au/insurance-forms Note you must complete the transfer of insurance cover BEFORE you submit your Request Approval To Transfer Super Into Defined Benefit Divisions form.

CBA Group Super Plan

Request Approval To Transfer Super Into Defined Benefit Divisions

Important: Please provide us with as much information as possible and ensure your form is signed and dated.
*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*				
<input type="text"/>				
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)*

<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>

2 Details of super to be transferred

Name of fund where super is currently held (i.e. the fund you are requesting to transfer FROM)

Amount (or estimate) to be transferred

Preserved component

For Division B members only: Amount (or estimate) representing employer contributions

Amount (or estimate) representing member contributions

[➔ Please continue over page](#)

3 Authorisation and declaration Please read the information below before signing

By signing this request form I am making the following statements to combine my super:

- I would like to apply to transfer the super benefits shown in Part 2 above into my defined benefit division and acknowledge that I have read the Important information on page 1.
- I have also enclosed a completed Combine Your Super form and if the trustee approves my request to transfer this amount, I authorise Australian Retirement Trust to send this request to my previous fund to effect the transfer.
- Division B members only: I confirm the rollover and contributions amount advised on this form is from employment prior to my employment with CBA Group

Important information: Please also complete the attached Consolidate Your Super form and return it together with this form.

Member to sign here*



Date (DD/MM/YYYY)*

 **Please return the form to
Australian Retirement Trust via
australianretirementtrust.com.au/contact-us
OR 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

CBA Group Super Plan Consolidate Your Super

Use this form to consolidate (rollover) your super from other accounts into your Australian Retirement Trust account.

Before combining 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.

Important: Please provide us with as much information as possible and ensure your form is signed and dated.

*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*				
<input type="text"/>				
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)*

<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>

Tax file number (TFN) details - Australian Retirement Trust can use your TFN to help you bring your super together.

My TFN

[Look for other super for me](#)

Turn over to learn how you can avoid extra tax by providing your TFN. By giving us your TFN, you are authorising us to disclose this information to your other super fund(s). If you don't provide your TFN, or the other fund is unable to match your details with the ATO, you may be asked for further documentation to verify your identity.

By ticking this box, you consent to Australian Retirement Trust using the Australian Taxation Office (ATO) SuperMatch service to use your TFN to search for any other super you may have. This super may be with other super funds or held with the ATO.

If we find money with the ATO, you also consent to Australian Retirement Trust requesting the ATO transfer these amounts into your Super Savings account where possible. If we find money with other super funds, you'll have the choice of whether you transfer this or not. To help keep track of your super, we'll also conduct an ongoing annual search on your behalf. If at any time you wish to revoke your consent, please contact Australian Retirement Trust on **13 11 84**.

2 Have your details changed?

Your previous address (If your address held by your other super fund is different to your current address, please supply your previous address details below.)

Street Address / PO Box*	Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Have you been known by any other name? (e.g. maiden name)	Other/previous name?		
<input type="text"/>	<input type="text"/>		

If your name held by your other super fund is different to your name with Australian Retirement Trust you will need to change your name with your other fund before you submit this form.

[➔ Please continue over page](#)

3 Other super account(s) that you want to combine with your Super Savings account

Before you consolidate your super, please consider if the timing is right and if you will lose access to benefits such as insurance or pension options, or if there are tax implications. While combining your super into a single account in one fund may mean you pay less in fees and have less paperwork to deal with, it will also mean that any insurance cover you have in your old fund will stop. You should check whether you have insurance cover in that fund and consider whether you need that cover before making a decision to combine your super. You should also consider where your future employer contributions will be paid. You should also compare the other features of your old fund with your Super Savings account before making a decision. Visit australianretirementtrust.com.au/learn/education-hub/compare-super-funds

Do you have insurance cover with your other fund? You can transfer your cover to Australian Retirement Trust before you combine your super. Just complete a Transfer of Insurance Cover form available at australianretirementtrust.com.au/insurance-forms. You should not cancel your existing cover until you have received confirmation that your transfer request has been accepted by Australian Retirement Trust.

Super fund name*	Member number*	Fund's Unique Superannuation Identifier or product name	Amount to transfer (tick one only)
			<input type="checkbox"/> Whole balance (default) <input type="checkbox"/> Partial amount of \$
			<input type="checkbox"/> Whole balance (default) <input type="checkbox"/> Partial amount of \$
			<input type="checkbox"/> Whole balance (default) <input type="checkbox"/> Partial amount of \$
			<input type="checkbox"/> Whole balance (default) <input type="checkbox"/> Partial amount of \$

4 Authorisation and declaration Please read the information below before signing

By signing this request form I am making the following statements to combine my super:

- I declare I have fully read this form and the information I have given is true and correct.
- I am aware I may ask my superannuation provider for information about the effect on my insurance cover or any other information about the effect this transfer may have on my benefits, and do not require any further information.
- I discharge the trustee of my previous superannuation fund from any further liability in respect to any amount once the benefit has been paid and transferred to Australian Retirement Trust.
- I understand Australian Retirement Trust may be required to deduct tax from any untaxed portion of the payment being transferred.

- I request any contributions received after payment of my benefit be transferred to Australian Retirement Trust.
- I consent to the information on this form being provided to my previous fund for the purposes of completing this transfer to Australian Retirement Trust.
- I request and authorise Australian Retirement Trust and the transferring fund(s) nominated above to arrange the total or partial (as specified above) balance transfer of my superannuation benefit to Australian Retirement Trust.
- I consent to my TFN being disclosed for the purpose of consolidating my accounts.
- I have considered where my employer super contributions (if any) are currently paid.

Important information

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.

Transfers from New Zealand

Australian Retirement Trust does not accept transfers from New Zealand KiwiSaver accounts or rollovers that contain a KiwiSaver component, from an Australian super fund.

Providing your tax file number (TFN)

Under the *Superannuation Industry (SupelNision) Ad 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.

Member to sign here*



Date (DD/MM/YYYY)*

Please return the form to Australian Retirement Trust via australianretirementtrust.com.au/contact-us OR 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