



13 11 84 [australianretirementtrust.com.au](http://australianretirementtrust.com.au)

## What happens to your super when you leave your employer?

If you're a member of the PwC Employees Superannuation 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.



### 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 PwC Employees Superannuation 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 PwC Employees Superannuation Plan will be transferred with the investment choice(s) 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(s).



### 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 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](#)

## 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**<sup>1</sup> 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 luxuries<sup>2</sup>.



<sup>1</sup> 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/fsq](http://australianretirementtrust.com.au/fsq) for more information.

<sup>2</sup> 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 Super Savings from the PwC Employees Superannuation 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](http://art.com.au/pds). It is important to note that these arrangements differ from those that applied in the PwC Employees Superannuation Plan. Please refer to the Super Savings – Corporate Insurance Guide available at [art.com.au/pwcsuper](http://art.com.au/pwcsuper) for more information on your existing PwC Employees Superannuation Plan cover.

## 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/AEDT) Monday to Friday.

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