

Do you need to change your account details?

Did you know?

You can update some of your account details anytime using our secure online service, Member Online.

To see what details you can update online just look on the form for this symbol: 

Not registered?

Register for online access and keep an eye on your super and manage it whenever you want, from wherever you are.

Visit:
australianretirementtrust.com.au/register

The following describes important things to remember when completing each section of the form:

1 Your current account details

Complete this section with the details we currently have on your account.

If you're not sure if you have already supplied your Tax File Number (TFN) you can add it now. Before you supply your TFN, please read the TFN section on page 2. You don't have to provide your TFN, however if we don't have your TFN you may have to pay more tax than you need to.

2 Your new contact details

Update this section with any changes you have to your address, phone or email. It's important we have your correct details so we can contact you if we need to. Don't forget you can easily change your contact details using *Member Online* or the Australian Retirement Trust app.

3 Your new personal details

If you've changed your name you'll need to provide a certified linking document which shows the link between your name and your previous name (e.g. *Marriage certificate* or *Change of name certificate* issued by the Births, Deaths and Marriages Registration office). If you're confirming a correct date of birth you'll need to send us a certified copy of your identification, rather than the originals. Refer to page 2 for more information on acceptable identification documents and who can certify them.

4 Change of beneficiaries

You can update your preferred beneficiaries in this section. If you have a binding death benefit nomination, you can change it by downloading a *Binding death benefit nomination* form from our website australianretirementtrust.com.au/beneficiary

5,6 Income accounts (only)

If you want to update your payment details for an Income account and want to change your bank account details, this section is specifically for you to complete.

What's an Income account? Super can be accessed using an *Income account* generally when a member retires or reaches their preservation age. To find out more about accessing your super using an *Income account* visit australianretirementtrust.com.au or the *Super Savings guide*.

7,8,9 Checklist and authorisation

Use the checklist to double check everything is complete. Read the authorisation statements and sign.

Have you changed your name?

If you've changed your name and haven't previously let us know of your name change, you'll need to provide a certified copy of your *Marriage certificate* or *Change of name certificate* (must be obtained from the Births, Deaths and Marriages Registration office or relevant Government source from the issuing country), *Deed Poll*, *Decree Nisi*, *Decree Absolute (Divorce Certificate)*, *Divorce Order* or other document satisfactory to us (linking document). This document must show both your previous and current names.

Need to correct your date of birth?

If you're correcting or providing your date of birth, you must provide a certified copy of one of the following identification documents showing your correct date of birth: Drivers licence, passport, national identity card, birth certificate or Australian birth extract.

Who can certify?

- Justice of the Peace (including Commissioner for Declarations),
- Police Officer,
- One of the following with 2 or more years of continuous service:
 - a) Australia Post permanent employee
 - b) Financial Institution Officer e.g. bank employee
 - c) Australian Financial Services Licensee, authorised representative or officer.

For a full list of who can certify, including overseas certifiers, please visit australianretirementtrust.com.au/id

What do we mean by certified?

We understand you'll want to provide us with copies of your ID documents, rather than the originals. That's fine, but you must have them 'certified' within the last 12 months. This means the certifier must:

1. Sight the original and the copy to make sure both documents are identical, and
2. Write or stamp 'certified true copy of original document' on each page, and
3. Sign and print their name, qualification (e.g. Justice of the Peace, Australia Post permanent employee), and the date on each page of the document.

How your proof of identity document should look. (See example above right.)

- a) Copy of the document that identifies you
- b) Displays 'Certified true copy of original document' written or stamped and signature of authorised person
- c) Authorised person's stamp and registration number (if applicable)
- d) Name, qualification and phone number of authorised person, and
- e) Date of authorisation

Important notes on identification:

- We cannot accept documents which have expired. If an expired document is received, we won't be able to process your *Change of details* form until suitable identification has been provided.



- If you're providing a document that isn't in English, you'll also need to provide an English translation prepared by an accredited translator. For further information on this, please call us on 13 11 84.

Identity verification services: Equifax IDMatrix and RapidID

In some cases, identification documents may not be sufficient for us to process your request, for example, if they have not been correctly certified. This can result in delays in processing your payment while we contact you for further information.

Australian Retirement Trust use electronic verification services Equifax IDMatrix and RapidID. As part of these verification processes, your document details will be submitted to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows organisations to compare a customer's identification with a government record. More information about the DVS is available on their website dvs.gov.au.

The Equifax IDMatrix program also uses data held in places such as the Electoral roll, White pages, Department of Transport, the Passport Office, and Equifax credit information files to verify your details

Providing your tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s,

- the tax on contributions to your superannuation account/s will not increase,
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits, and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Signing on behalf of the member

If you're signing on behalf of the member you'll need to provide a certified copy of the Power of Attorney documentation or Guardianship papers. **Please ensure each page of the document is certified.**

Who can I nominate as a beneficiary?

You can nominate a dependant or your legal personal representative. If you nominate your legal personal representative it's important that you have a Will and keep it up-to-date, as the Trustee must pay your death benefit to your estate.

Under superannuation law, "dependants" include the following:

- any spouse (including a same-sex spouse),
- any child (including a child of a spouse),
- any person in an 'interdependent relationship' with you, or
- any other person who the Trustee considers was dependent on you for maintenance or support, at the date of your death.

Someone can be in an interdependent relationship with you if:

- you have a close personal relationship,
- you live together,
- one or each of you provides the other with financial support, and
- one or each of you provides the other with domestic support and personal care.

Dependency can also arise where two people have a close personal relationship but don't live together or provide each other with financial support or personal care because of physical, intellectual or psychiatric disability.

For more information on dependants please visit australianretirementtrust.com.au

Who decides how my benefit is paid?

Under the Trust Deed, the Trustee alone is responsible for deciding to whom, and in what proportion, your death benefit should be paid. In making this decision however, the Trustee will naturally take into account your nomination of preferred beneficiary/s.

If you'd like greater certainty about where your benefit will be paid, you can make a binding death nomination by visiting australianretirementtrust.com.au/beneficiary and downloading a *Binding death nomination form*.

For your nomination to be effective, it is important that you keep it up-to-date, particularly if your family or marital circumstances change.

For further details refer to the *Proof of identity requirements* at australianretirementtrust.com.au/id
Please keep these important information pages for your records.

Change of details

Important: This form is applicable to the Public Offer Division of Australian Retirement Trust. Please provide us with as much information as possible. Please tick box where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. *DENOTES MANDATORY FIELD.

Member number
if already a member

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="text"/> M <input type="text"/> F	
Street Address/PO Box*			Country of Birth*	
<input type="text"/>			<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"/>	

Please complete for identity purposes.

Tax file number (TFN) details

If you're not sure if we have your TFN you can add it below. You don't have to provide your TFN, however if we don't have your TFN, you may pay more tax than you need to. Before you supply your TFN, please read the TFN section on page 2 of the *Important information* pages. If we do have your TFN you don't need to provide it again.

My TFN



I wish to change details on my:
(tick all that apply)

Super Savings Accumulation account

Super Savings — Corporate Accumulation account

Super Savings Income Account

Super Savings — Business Accumulation account

2 Your new contact details If different from above



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"/>	

 Please continue over page

3 Your new personal details If different from above

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"/>

Important: If you've changed your name you'll need to provide an original or certified copy of your Marriage certificate or Change of name certificate issued by the Births, Deaths and Marriages Registration Office. If your date of birth or gender is different to what we have you'll need to provide an original or certified copy of your identification. Please read the Important Information section on page 2 of this document.

With your consent, Australian Retirement Trust can use RapidID to verify your identity electronically

By checking this box, I consent to my identity being verified electronically. I acknowledge that the document details I provide as evidence of my identity will be checked with the relevant body.

If you don't want us to be able to verify your identity electronically if required, that's fine too. Make sure you read the Important information on page 2 of this document for acceptable identification documents and certification requirements.

4 Change of beneficiaries



If you have an *Income account* and elected a reversionary beneficiary, do not complete this section.

I nominate the people below as my preferred beneficiaries for the payment of my death benefit from Australian Retirement Trust. I understand my preferred nomination will be used by Australian Retirement Trust as a guide only and that Australian Retirement Trust is not bound by my nomination when exercising its absolute discretion to pay my death benefit.

Given names	Surname	Date of birth (DD/MM/YYYY)*	Gender* (e.g. spouse)	Relationship	Portion of benefit*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="M/F"/>	<input type="text"/>	<input style="width: 50px;" type="text" value="%"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="M/F"/>	<input type="text"/>	<input style="width: 50px;" type="text" value="%"/>

Binding nomination You can make a binding death benefit nomination by completing a *Binding death benefit nomination* form instead of the section above. A binding nomination is a legal instrument that 'binds' the Trustee of Australian Retirement Trust to pay your death benefit to your nominated beneficiaries in most cases. If you would like a *Binding death benefit nomination* form visit australianretirementtrust.com.au/forms

Must add up to TOTAL
If more than two beneficiaries are required please attach details separately.

If you don't have an *Income account* please go to Sections 7, 8 & 9 to complete your form

What's an *Income account*?

Super can be accessed using an *Income account* generally when a member retires or reaches their preservation age.

To find out more about accessing your super using an *Income account* visit australianretirementtrust.com.au or the *Super Savings guide*.

Note: You'll know if you have an *Income account* if you're receiving regular payments from your super. If you don't already have an *Income account*, please turn over to Section 7, 8 & 9 to complete your form and leave Sections 5 & 6 blank.

5 Change of bank account details For Income account holders only – continued over next page

You can nominate up to two personal accounts in your name for your *Income account* payments to be paid into. If you choose to use two accounts, you need to nominate the amount of your total payment to be paid into your primary account and the remainder will be paid into your secondary account.

Primary bank account to receive your Income account payments

Financial institution		Name on the account	
<input type="text"/>		<input type="text"/>	
BSB number	Account number	Type of account	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Savings account	<input type="checkbox"/> Cheque account
<input type="checkbox"/> AND I have attached: <input type="checkbox"/> a copy of a document prepared by my Australian bank or credit union showing my BSB number, account number, name on the account and address, and is no more than 12 months old, and <input type="checkbox"/> a certified copy of your identification*			Payment amount before tax* <input type="text"/> \$

Secondary bank account (only if splitting your payments between two accounts)

Financial institution		Name on the account	
<input type="text"/>		<input type="text"/>	
BSB number	Account number	Type of account	
<input type="text"/>	<input type="text"/>	<input type="checkbox"/> Savings account	<input type="checkbox"/> Cheque account
<input type="checkbox"/> AND I have attached: <input type="checkbox"/> a copy of a document prepared by my Australian bank or credit union showing my BSB number, account number, name on the account and address, and is no more than 12 months old, and <input type="checkbox"/> a certified copy of your identification*			Note: Your remaining payment amount will be paid into your secondary account.

Important: For us to pay your benefit into your bank account we require you to provide a bank document (e.g. statement from a bank or online statement) for each account. These documents must be current and **no more than 12 months old** and show your BSB, account number and your name on the account. Money cannot be paid into a credit card account or a third party account. We'll take care to ensure your money is paid in line with the details you have provided. However, we accept no responsibility for any loss which occurs as a result of incorrect bank account details you provide us.

*Before you're able to withdraw money from your super account, by law, Australian Retirement Trust needs to verify your identity. In the event we receive a request that relates to changing bank account details we need to ensure the request has been initiated by the account owner. This is why we request that you provide us with a certified copy of your driver's licence or passport.

With your consent, Australian Retirement Trust can use Equifax IDMatrix to verify your identity electronically. This program uses data held in places such as the Electoral roll, White pages, Department of Transport, the Passport Office, and Equifax credit information files to verify your details.

By checking this box, I consent to my identity being verified electronically. I acknowledge that the document details I provide as evidence of my identity will be checked with the relevant body. This includes consent for the personal information you have provided, such as name, date of birth and residential address, to be verified against personal information contained in your credit information file. Note that Australian Retirement Trust will not access your credit related information such as credit card and loan applications. If you don't want us to be able to verify your identity electronically if required, that's fine too. Make sure you read the information at australianretirementtrust.com.au/id for acceptable identification documents and certification requirements.

6 Income account payment details For Income account holders only



Use this section to advise the payment amount you would like to receive and how frequently. Changes will be made for your next payment.

By completing this section 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.

Payment amount

I wish to receive payment amounts of

Minimum level¹ — OR — Specific gross amount per payment: \$

Transition to retirement only²

Maximum 10%. Pay me the **full 10% amount** (non pro rata) in the first financial year. — OR — Maximum pro rata 10%. Pay me a **pro rata amount** based on the period remaining this financial year.

Payment frequency

I wish to receive my payments

Fortnightly Monthly (default) Quarterly Half yearly Yearly

I'd like these payments applied from: (DD/MM/YYYY)

Note: If you don't make a choice, you'll receive the minimum level of payment on a monthly basis.

¹ The minimum default level will be aged based as shown in the table in Section 1 of the *Super Savings guide*.

² This option is not available if you're over age 65. If you select the pro rata option you will be paid the maximum amount for the period remaining in the financial year you start your *Income account*. 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*).

All members to complete Sections 7, 8 & 9 below

Please continue over page

7 Checklist

We'll update your details as soon as we can. However, it's important to make sure you give us all of the information and documents we need to do this.

- Have you read page 1 and 2 of this document?**
- Have you changed your name?** If you've changed your name you'll need to provide a certified copy of your *Marriage certificate* or *Change of name certificate* issued by the Births, Deaths and Marriages Registration Office. Please refer to page 2 of this document.
- Have you corrected your date of birth or gender?** If you've corrected your date of birth or gender, you'll need to provide a certified copy of your identification (e.g. Drivers licence). Please refer to page 2 of this document.
- Have you completed all of the mandatory fields on the form?**
- Are you signing on behalf of the member?** If you're signing on behalf of the member, you'll need to provide an original or certified copy of Guardianship papers or Power of Attorney documentation.
- Have you signed and dated this form?** If you are under the age of 18 your parent or guardian will need to sign the form too.
- Have you requested a change to your *Income account* payments?** If you're requesting we pay into a new bank account you'll need to provide proof of your Australian bank or credit union account details and a certified copy of your identification (e.g. Drivers licence).

8 Authorisation and declaration

I declare that all the details on this *Change of details* form are correct.

Full name (print in BLOCK letters)*

Note: If you are under the age of 18 your parent or guardian will need to complete section 10 below.

Member to sign here*



Date (DD/MM/YYYY)*

9 Authorisation and declaration signed on behalf of the member

I declare:

- I am authorised to sign on behalf of the member and have attached an original or certified copy of Guardianship or Power of Attorney papers, or
- I'm signing on behalf of (or in addition to) a member under the age of 18 as their parent or guardian and have attached appropriate proof of parent or guardianship, such as a certificate of birth or adoption papers.
- that all the details on this *Change of details* form are correct.

Full name (print in BLOCK letters)*

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