

Super Savings Income Account Additional Withdrawal request

Use this form to request additional income payments or lump sum withdrawals from your Income account. If you have a Super Savings Accumulation account, please go to Member Online and select the Access your Super form or call us.

Important: Please provide us with as much information as possible. Please tick boxes where appropriate. *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="radio"/> M <input type="radio"/> F
Street Address / PO Box*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number	Daytime phone number*	
<input type="text"/>	<input type="text"/>	
Personal email address	Mobile phone number	
<input type="text"/>	<input type="text"/>	

Note: Unless you have elected to receive printed information, for partial transfers Australian Retirement Trust will confirm this change electronically if we can. We'll email or SMS you when information is ready to view online through Member Online or the Australian Retirement Trust app. If you would prefer information is posted to you, change your preferences in Member Online, the Australian Retirement Trust app or call us on 13 11 84.

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"/>

Other/previous names	Note: If you have changed your name, you'll need to provide a certified copy of a linking document. Please read the important notes on identification.
<input type="text"/>	

Important

You can choose whether your payment is treated as a lump sum withdrawal or an additional income payment. Depending on the payment option your pick, your choice may impact your regular income payments and Centrelink entitlements, may have tax consequences or may be restricted by any applicable maximum limits. Please take the time to understand how these two options are treated differently by reading the important information below. If you're not sure which payment best suits you or you'd like to confirm the impact, if any, your payment will have on your future payments, speak to your financial adviser, or contact us on 13 11 84. Our qualified advisers can give you advice, quickly over the phone. ^

2 Choosing a payment option Please select ONE payment option only by ticking a box below

Lump sum withdrawal

I have a Retirement Income account and would like to withdraw a lump sum.

OR

I have a Transition to Retirement Income account and would like to withdraw my 'unrestricted non-preserved' money as a lump sum.

OR

I have a Transition to Retirement Income account and have now met one for the following conditions of release:

Reached your preservation age and have permanently retired from the workforce.

OR

Aged between 60–64 and have left my current employer:

OR

Aged 65 or over

Employer name

Ceased date

Important information

Lump sum withdrawal

- This payment type doesn't count toward your minimum annual income payment limit.
- Before a lump sum payment can be made, Australian Retirement Trust is required to calculate and pay into your nominated account, any unpaid minimum income payments to date. This is required for new or restarted accounts, and where the first income payment is yet to be made for the financial year.
- Your Deductible Amount for social security and tax purposes may change.
- If you're under 60, the payment will be treated as a lump sum superannuation payment for taxation purposes.
- If you have a Transition to Retirement Income account, you must now be fully retired. (You'll need to prove you've met the retirement condition of release. For more information on how to do this, please call us on 13 11 84).
- A deduction of any applicable tax from the benefit paid may apply.

Additional income payment

I would like my payment treated as an additional income payment.

Important information

Additional income payment

- If you have a Transition to Retirement Income account, your ongoing income payment amount as determined by legislation may be adjusted to ensure you don't go over the maximum limit.
- If you're under 60, PAYG income withholding tax may be applied.

Note: Choosing this option may decrease any Centrelink entitlements. Before you send us your form, please check with Centrelink on 13 23 00 or contact our team on 13 11 84 for more information.

[Please continue over page](#)

3 Your payment amount

I'd like a payment of

(Please specify an amount or write "TOTAL")

Note: If you're under age of 60, tax may apply to your payment.

4 Your payment details

Please choose one of the following options:

Please deposit the payment into the same primary bank or credit union account used for my regular income payments.

OR

Please deposit the payment into another account for this payment only.

OR

Please deposit the payment into another account. I'd like my regular payments to also be paid to the new account from the next available payment cycle.

If you'd like us to pay into another account, please complete the details below.

Important: For us to pay your benefits into your Australian bank or credit union account we require you to provide a document from them, such as a statement or online statement. These documents must be current and no more than 12 months old and show your BSB, account number, account name and address. Copies of originals can be accepted and don't need to be certified. Your claim can't be processed via direct transfer without this.

Money cannot be paid into a credit card account, third party account or an overseas account. We will take care to ensure your money is paid in accordance with the details you have provided. However we accept no responsibility for any loss which occurs as a result of incorrect account details you provide us.

Financial institution*

Name on the account*

BSB number*

Account number*

Note: If you don't complete this section your payment will be paid into your primary bank or credit union account used for your regular income payments.

5 Confirming your identity

Before you're able to withdraw money from your super account, by law, Australian Retirement Trust needs to verify your identity. This is why we request that you provide us with a certified copy of your driver's license or passport. 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.

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.

As part of the electronic verification process, your document details (for example, your driver's licence number) 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

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.

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6 Checklist

Please ensure you've completed the necessary items in the checklist. We will only process your payment once we have received all the information and documentation.

- | | |
|--|---|
| <input type="checkbox"/> Signed and dated this form. | <input type="checkbox"/> Provided payment details and a bank or credit union document if required (refer to section 4). |
| <input type="checkbox"/> Chosen one payment option only. | <input type="checkbox"/> Provided proof of identity documents (refer to important information below). |

Important information

Note: We can accept scanned forms, however all certified proof of identity documents must be mailed to Reply Paid 2924 Brisbane QLD 4001. If you've provided certified proof of identity and bank or credit union documents previously, and neither your personal or account details have changed, these won't be required for additional withdrawals.

7 Authorisation and declaration Sign this application form and return to Australian Retirement Trust:

By signing this request form I am making the following statements:

- I approve the deduction of any applicable tax from the benefit paid. I am aware of taxes that may apply.
- I declare the information supplied by me is correct to the best of my knowledge and belief.

Additional income payment option only

- If I'm under 60, PAYG income withholding tax may be applied.
- If I have a Transition to Retirement Income account, my ongoing income payment amount as determined by legislation may be adjusted to ensure I don't go over the maximum limit.

Lump sum withdrawal option only

- This payment type doesn't count toward my minimum annual income payment limit.
- Before a lump sum payment can be made, Australian Retirement Trust is required to calculate and pay into my nominated account, any unpaid minimum income payments to date. A pro-rated minimum amount will be paid in addition to my requested lump sum amount.
- If I'm under 60, the payments will be treated as a lump sum superannuation payment for taxation purposes.
- My deductible Amount for social security and tax purposes may change.
- I acknowledge I'll also be paid any remaining regular payments for this financial year in full.
- If I have an Transition to Retirement Income account, I'm now fully retired. (You'll need to prove you've met the retirement condition of release. For more information on how to do this, please call us on **13 11 84.**)

[^]Australian Retirement Trust employees provide advice as representatives of Sunsuper Financial Services Pty Ltd (ABN 50 087 154 818 AFSL No. 227867) (SFS), wholly owned by Australian Retirement Trust.

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Australian Retirement Trust has established a panel of accredited external financial advisers who are not employees of Australian Retirement Trust. Australian Retirement Trust is not responsible for the advice provided by these advisers and does not receive or pay any referral fees. These advisers will explain to you how their advice fees are determined.

Member to sign here*



Full name (print in BLOCK letters)*

Date (DD/MM/YYYY)*

We aim to process all payments within 7–10 working days of receiving all the required information. In busy periods this may take longer.

**Please return the form to
Australian Retirement Trust
Reply Paid 2924 Brisbane Qld 4001**

We are committed to respecting your privacy and take protecting the privacy of personal information seriously. Our Privacy Policy sets out how we do this including how we collect, hold and disclose personal information. For a copy of the Privacy Policy, please 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