# QSuper Account(s) to Super Savings
# Consolidate Your Super

Australian Retirement Trust

13 11 84 | australianretirementtrust.com.au
Reply Paid 2924 Brisbane Qld 4001

**Did you know you can combine your super online?**
Simply visit **australianretirementtrust.com.au/consolidate** and we'll do the searching for you.

**Consider financial advice on your accounts**
Deciding what to do with your superannuation accounts is important, particularly if you have insurance or specific investments in place. We can help you understand your options and give you the information you need to make your own decision. Please refer to our transfer guidance at **australianretirementtrust.com.au/transfer**. For information and advice options about your Australian Retirement Trust Super Savings account, call **13 11 84** or visit **australianretirementtrust.com.au/advice/options**.

**Member number**
if already a member

Please provide us with as much information as possible and ensure your form is signed and dated. ***DENOTES MANDATORY FIELD.**

## 1 Personal details

Title | First name* | Middle name

Last name* | Date of birth (DD/MM/YYYY)* | Gender* M F

Street address / PO Box*

Suburb / Town* | State* | Postcode* | Home phone number | Daytime phone number*

Personal email address | Mobile phone number*

**Note:** Unless you have elected to receive printed information, Australian Retirement Trust will confirm this change electronically if we can. We'll email or SMS you if you have information to view in Member Online. If you would prefer information is posted to you in the future, 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)* | Suburb / Town* | State* | Postcode*

**Tax file number (TFN) details – Australian Retirement Trust can use your TFN to help you bring your super together.**
If you have not provided us with your TFN, please update this via Member Online or please send us a Tax File Number Notification form.

## 2 Have your details changed?

**Your previous address** (If your address held in your QSuper Accumulation account is different to your current address, please supply your previous address details below.)

Street address / PO Box | Suburb / Town | State | Postcode

Have you been known by any other name? (e.g. maiden name)

**Other/previous name?**
If your name on your QSuper Accumulation account is different to your name on your Super Savings account, you will need to change your name on your QSuper Accumulation account before you submit this form.

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## 3 Accounts that you want to combine with Australian Retirement Trust's Super Savings

Before you make a decision to combine your super, you should think about a few things. While combining your super into a single account 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 QSuper Accumulation account will stop. You should check whether you have insurance cover in your QSuper Accumulation account 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 QSuper Accumulation account with your Super Savings account before making a decision.

**My QSuper Client number** ________________

I would like to: ☐ Transfer all of my QSuper accounts (this will close all of your QSuper accounts). OR ☐ Transfer the QSuper account(s) I nominate below.

| Accounts to transfer<br>Select the account(s) you'd like to transfer to your Super Savings Accumulation account. | Account number | Amount to transfer (tick one only per account) | |
|---|---|---|---|
| ☐ QSuper Accumulation account | | ☐ Whole balance (default) | ☐ Partial amount of $ |
| ☐ QSuper Transition to Retirement Income account | | ☐ Whole balance (default) | ☐ Partial amount of $ |
| ☐ QSuper Retirement Income account | | ☐ Whole balance (default) | ☐ Partial amount of $ |

## 4 Nominate where you'd like to consolidate your account

**If you have more than one Australian Retirement Trust account, please nominate the account you'd like your QSuper accumulation money processed to.**

☐ Super Savings Accumulation account

☐ Super Savings – Corporate Accumulation account

☐ Super Savings – Business Accumulation account

## 5 Checklist

☐ I understand that closing my QSuper account(s) will cancel insurance cover on those account(s) unless I transfer this insurance to my Super Savings account(s) first.*

☐ I've checked my personal details, including my name, address and beneficiaries are up to date on both accounts.

☐ I've considered if I need to claim a tax deduction on my voluntary after-tax contributions paid to my QSuper Accumulation account. I understand that if I don't make claim **BEFORE** my account is closed, I will still have an opportunity to do so once my accounts are combined.

☐ I've considered my investment options and performance on both accounts before deciding to combine my accounts.

☐ I understand any Insurance, Binding Death Benefit Nomination, third-party authorities and any appointed attorney, administrator or guardians I have with my QSuper account(s) will not automatically transfer to my Super Savings account.

☐ I've considered where my future employer contributions will be made and let my employer know.

***Do you have insurance cover with your QSuper Accumulation account, but haven't applied to transfer your cover?**
You may be able to transfer your cover to your Super Savings account before you combine your super. Just complete a Transfer of Insurance Cover form available at **australianretirementtrust.com.au/insurance-forms**. If you have a Super Savings – Corporate or Super Savings – Business account, your plan may have specific insurance arrangements and you should refer to your employer's Australian Retirement Trust microsite.

**You should not cancel your existing QSuper cover until you have received confirmation that your insurance transfer request has been accepted in your Super Savings account.**

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## 6 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 completed is true and correct.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, 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 approve the deduction of transfer fees (if any) by my previous superannuation fund from the benefit transferred.
- 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 my Super Savings account.
- 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 authorise Australian Retirement Trust to transfer my full account balance from my QSuper Accumulation account to my Super Savings account.
- 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 Australian Retirement Trust is collecting the information on this form is to provide superannuation benefits and related services for you. This includes processing your application, managing your participation in Australian Retirement Trust and ensuring you receive your entitlements. If the information requested is not provided, Australian Retirement Trust may be unable to properly administer your benefits and notify you about your entitlements. Australian Retirement Trust will normally only use the information you provide on this form for these purposes.

Australian Retirement Trust will also use this information to notify you about Australian Retirement Trust and other products. Australian Retirement Trust does not normally disclose information about members to parties outside the Australian Retirement Trust group, except parties contracted to provide services to Australian Retirement Trust. This includes but is not limited to the Fund's administration service provider, insurer, auditors and legal advisers.

If you subsequently make a claim for a disablement benefit, the insurer will disclose information about you to medical practitioners and other experts for the purposes of assessing your claim, and may collect information about your disability from these people or from your employer.

Australian Retirement Trust also might be required by law to disclose information about you, for example to government bodies such as the Australian Taxation Office and we may disclose information to relevant overseas bodies in various countries, as described in our Privacy Policy.

Our Privacy Policy sets out 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 complaint process.

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 contact us.

### Providing your Tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 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 tick if you're signing on behalf of a member aged under 15 or have a Power of Attorney. Please provide a certified copy of the Power of Attorney documentation or Guardianship papers.

**Parent/guardian name**

**Parent/guardian signature**

✖

**Please return the form to Australian Retirement Trust via australianretirementtrust.com.au/contact-us OR Reply Paid 2924 Brisbane Qld 4001**