

Super Savings Restart my Income account

Use this form to close your existing Income account and open a new Income account with additional funds.

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

Important

If you receive any payments from Centrelink or the Department of Veteran's Affairs (DVA), you should contact Centrelink, DVA or seek advice from a financial planner before closing or restarting any existing Income account(s). Closing and restarting an existing Income account may affect your Centrelink or DVA payments. If you decide to start a second Income account, please use the Income Account Request form which you'll find in the Super Savings Accumulation Guide. *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"/>	
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 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*
<input type="text"/>	<input type="text"/>	<input type="text"/>
	Postcode*	
	<input type="text"/>	<input type="text"/>

2 Income account type

I'm restarting my: Transition to Retirement Income account Retirement Income account

Note: If you're over age 65 the conditions for Transition to Retirement Income account no longer apply and your account will become a Retirement account.

3 A minimum additional amount of \$10,000 is required to restart your Income account

I would like to rollover an account from another super fund and I've attached a Consolidate Your Super into Australian Retirement Trust form.

OR

I would like to restart my Income account with funds from my existing Accumulation account.

OR

I've attached a cheque for \$

It's important to note that when making a contribution prior to restarting your Income account, your money will be invested in an Accumulation account while we process your request. Accumulation account fees will apply, and if you have not made an investment choice for this account, your money will be invested in the default Lifecycle Investment Strategy.

Do you intend to claim a tax deduction?

NO **If No, go to Section 4** YES

If Yes, and you intend to claim a tax deduction for contributions you made to your Accumulation account, you will need to let us know using the online form in Member Online before submitting this form or complete a Notice of Intent to Claim a Tax Deduction form from ato.gov.au to submit with this withdrawal request. Please also indicate the relevant financial year here:

Relevant Financial Year (YYYY/YYYY)

Please note: If you intend to claim a tax deduction for voluntary after-tax contributions paid to your Australian Retirement Trust account, it's important you let us know **BEFORE** you restart your account. Because you close and restart your account, income tax laws don't allow us to complete any future requests for tax deductions. If you make a partial withdrawal or transfer, the maximum amount you can later claim a tax deduction for is the reduced contribution amount remaining with us. If you intend to claim a tax deduction, you can let us know by completing the online form in Member Online or send us a completed Notice of Intent to Claim a Tax Deduction form from ato.gov.au and we'll send you confirmation to include with your tax return. To claim a tax deduction for years prior to 2017–2018 you must have been self-employed. Visit ato.gov.au for more information.

If you're aged over 67, you'll need to meet the Work Test¹ in order to claim a tax deduction on voluntary after-tax contributions. This eligibility requirement will be assessed by the Australian Taxation Office (ATO) when you submit your income tax return. The contribution you're claiming a tax deduction on must have been received by Australian Retirement Trust prior to the 28th day after the end of the month you turned 75 years old.

¹ You must work at least 40 hours over a period of 30 consecutive days, during the income year the contributions were made (or during the previous financial year, under a one-off exemption available to members with a 'total superannuation balance' under \$300,000).

 Please continue over page

4 Transfer from my existing Australian Retirement Trust account*

Transfer my entire balance of my current Accumulation account.

Note: When transferring your entire account balance you should be aware of the effect this may have on any of your existing insurance arrangements.

OR

Transfer the amount of \$ out of my Accumulation account.²

² Changes in the daily unit prices will mean that the amount you nominate will be the actual amount transferred into an Income account but the remaining balance will be higher or lower.

OR

Transfer my account balance but leave approximately \$ remaining in my Accumulation account.³

³ Changes in the daily unit prices will mean that the actual amount retained in your Accumulation account will be higher or lower than your nominated amount.

Note: If you wish to maintain your insurance cover in your Accumulation account, you'll need to ensure there is enough money to pay for any future insurance premiums and you will need to make at least one eligible contribution every 12 months or advise us in writing via australianretirementtrust.com.au/keep-my-insurance that you wish to retain your insurance cover.³

* You could be eligible for our Retirement Bonus when you restart your Retirement Income account with a transfer from your Accumulation account. Find out more about our Retirement Bonus, including eligibility, in our Product Disclosure Statement for Income Account and Lifetime Pension.

5 Income account investment details

I would like to keep my current investment strategy, rebalancing options (if any) and investment payment source.

OR

I would like to change to the Today and Tomorrow investment strategy. (Please note the Today and Tomorrow investment strategy can only be selected on set up or when restarting an Income account.) For more details refer to the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension.

You can change your current investment strategy at anytime using Member Online. Visit australianretirement.com.au/online-access for more information.

6 Income payment details This section refers to the amount you wish to receive on a regular basis

Complete this section to show how often you require the payments, and the amount you would like to be paid.

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. Note: If you do not make a choice, you will receive the minimum level of payment on a monthly basis.

I wish to receive my payments: fortnightly monthly on the 11th (default) quarterly half yearly yearly

AND

I wish to receive payment amounts of: Minimum¹ level (default) \$ Specific gross amount per payment³
 (TTR only) Pro rata amount of the 10% maximum² (TTR only) Maximum, you will receive the full 10%

AND

I would like my Income account set-up: ASAP -OR- After this date:

AND

I would like to receive my next payment in this month (MM/YYYY): Payment will be made in the next available payment run.

¹ The minimum default level will be age-based as described in the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension.

² 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 (i.e. it will be less than 10% of your account balance). 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).

³ The maximum amount of income payments is restricted to your available balance (or 10% per annum of your account balance if you hold a Transition to Retirement Income account). If the income payment amount you request exceeds the maximum amount, it will be reduced to the maximum that applies.

[➔ Please continue over page](#)

Note: Any current beneficiaries will be applied to your Income account if you do not select an option. If you nominate a new beneficiary that isn't currently applied to your Accumulation account and you do not specify a beneficiary type, they will be applied as a preferred beneficiary.

I would like to keep my existing nominated beneficiaries.

OR

I would like to change my existing preferred beneficiaries, or nominate a binding beneficiary and enclose a Change of Details form or a Binding Death Benefit Nomination form available at australianretirementtrust.com.au/beneficiary

OR

I would like to nominate a new reversionary beneficiary. I understand the reversionary beneficiary is limited to my spouse. I have read the information in the PDS before ticking this box.

Title

First name*

Middle name

Last name*

Date of birth (DD/MM/YYYY)*

Gender*

Once we have all your information and documentation we will process your application. Please read the Authorisation and declaration and make sure you have:

Signed and dated this form

Attached additional forms, if any

Attached my certified identification, if required

Sign this application form and return to Australian Retirement Trust:

- I understand my personal details, including tax details and instalment frequency will not change, however my minimum or maximum amount and instalment amount will change by restarting my Income account.
 - I declare I have fully read this form and the information completed is true and correct.
 - I request that my Income account be restarted. I understand that this involves:
 - the cessation of my existing Income account,
 - the placement of my existing Income account balance into an Accumulation account, and
 - the withdrawal of the amount, including any additional amounts from this Accumulation account which will be used to start a new Income account.
 - I understand that once the account is restarted, I cannot submit a tax deduction form for personal contributions made before this date.
 - If applicable, I request and consent to the transfer of superannuation as described above.
 - I have considered the fees and charges, effect on insurance cover and the implication to my benefit entitlement prior to rolling over my benefits. I do not require further information and authorise the rollover to proceed.
 - I understand, I am required to take an amount of income payment 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 from my existing Income account and to ensure the minimum is paid from my new Income account.
 - I have received and read the Super Savings Product Disclosure Statement for Income Account and Lifetime Pension.
 - If I am in receipt of any payments from Centrelink or DVA, I understand it is my responsibility to contact Centrelink, DVA or seek financial advice about closing and restarting any existing Income account(s) before completing this form.
- Note:** If you have not previously supplied certified identification to Australian Retirement Trust, you will need to attach a certified copy of your identity before we can process your form. For more information about certified identity and what is acceptable, please visit australianretirementtrust.com.au/id

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 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