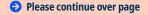
Restart my in	come acc	ount		Trust	
 Use this form to close your existing Income account and open a new Income account with additional funds. Important If you receive any payments from Centrelink or the Department of Veteran's Affairs (DVA), you should contact Centrelink, DVA or seek advice from a financial 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. 				13 11 84 australianretirementtrust.com. Reply Paid 2924 Brisbane Qld 40 Member number	
			come ayments. If you		
Personal details					
le First name*		Middle name			
t name*			Date of birth (DD/	MM/YYYY)* Gender	
t name					
eet Address/PO Box*					
1					
burb/Town*	State* Postcode*	Home phone number	D	aytime phone number*	
sonal email address			N	lobile phone number	
Income account type					
restarting my: Transition to Retiremen	Retirement Income account			for Transition to Retirement Income will become a Retirement account.	
A minimum additional amou I would like to rollover an account from ano fund and I've attached a Consolidate Your Su Australian Retirement Trust form. I would like to restart my Income account w my existing Accumulation account.	ther super uper into duper into d	to note that when making a civil be invested in an Accumula	ontribution prior to I tion account while w made an investment	Int restarting your Income account, re process your request. Accumulati choice for this account, your mone	
R I've attached a cheque for					
you intend to claim a tax deduction?			Relevan	t Financial Year (YYYY/YYYY)	
O If No, go to Section 4 YES If Yes, and ye to your Accu in Member (to Claim a T	ou intend to claim a tax deductio imulation account, you will need Online before submitting this forr ax Deduction form from ato.gov.a ase also indicate the relevant fina	to let us know using the onlin n or complete a Notice of Inte au to submit with this withdra	e form	/	
ase note: If you intend to claim a tax deduction for volur ount. Because you close and restart your account, income ount you can later claim a tax deduction for is the reduce mber Online or send us a completed Notice of Intent to C rs prior to 2017–2018 you must have been self-employed	ntary after-tax contributions paid to yo tax laws don't allow us to complete a d contribution amount remaining with laim a Tax Deduction form from ato.g	ur Australian Retirement Trust acco ny future requests for tax deductio us. If you intend to claim a tax deo ov.au and we'll send you confirma	ns. If you make a partial uction, you can let us kr	withdrawal or transfer, the maximum now by completing the online form in	

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).



Australian

Retirement

Super Savings

4 Transfer from my existing Australian Retirement Trust account*

	,	ce of my current Accumulation account g your entire account balance you sho		ave on any of your existing insurance arrangements.		
OR	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.		
for any	te: If you wish to maintain your insurance cover in your Accumulation account, you'll need to ensure there is enough money to pay r any future insurance premiums and you will need to make at least one eligible contribution every 12 months or advise us in writing via stralianretirementtrust.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.

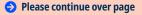
I understand I am required to take an amount of income payments each year at least equal to the minimum amount calculated each financial year. I accept and agree to any actions that Australian Retirement Trust may take to ensure that I have been paid income payments at least equal to this minimum amount. Note: If you do not make a choice, you will receive the minimum level of payment on a monthly basis.

l wish to receive my payments: AND	fortnightly monthly of 11th (def	duarteriv	half yearly yearly		
I wish to	Minimum ¹ level (default)		Specific gross amount per payment ³		
receive payment amounts of:	(TTR only) Pro rata amount of the 10% maximum ² (TTR only) Maximum, you will receive the full 10%				
AND I would like my Income account set-up:	ASAP - OR -	After this date:			
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).

^a 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.



7

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 benef	iciaries.				
OR	l would like to change my existing preferred bene Binding Death Benefit Nomination form available	ficiaries, or nominate a binding beneficiary and er at australianretirementtrust.com.au/beneficiary	nclose a Change	e of Details form or a		
OR	I would like to nominate a new reversionary bene in the PDS before ticking this box.	ficiary. I understand the reversionary beneficiary i	s limited to my	spouse. I have read the information		
Title	First name*	Middle nar	me			
Last na	ame*		Date of birth ((DD/MM/YYYY)* Gender*		
8	Checklist					
Once we	e have all your information and documentation we will process yo	ur application. Please read the Authorisation and declaration ar	nd make sure you ha	ave:		
Signed and dated this form Attached additional forms, if any Attached my certified identification, if required						
9	Authorisation and declaration Sign this application form and return	to Australian Retirement Trust:				
will n amou I decl	erstand my personal details, including tax details and instalment frequency ot change, however my minimum or maximum amount and instalment nt will change by restarting my Income account. are I have fully read this form and the information completed is true orcect	 I understand, I am required to take an amount of income payment year at least equal to the minimum amount calculated each finan I accept and agree to any actions that Australian Retirement Trust n to ensure that I have been paid income payments at least equal to minimum amount from my existing Income account and to ensure 	ncial year. may take this	Member to sign here*		
l requ	and correct. I request that my Income account be restarted. I understand that this involves: • I have received and read the Super Savings Product Disclosure Statement for					
(b) the	e cessation of my existing Income account, e placement of my existing Income account balance into an	Income Account and Lifetime Pension. If I am in receipt of any payments from Centrelink or DVA, I understand it is my				
(c) the	ccumulation account, and e withdrawal of the amount, including any additional amounts from this	responsibility to contact Centrelink, DVA or seek financial advice ab and restarting any existing Income account(s) before completing t	bout closing			
I unde form f	cumulation account which will be used to start a new Income account. erstand that once the account is restarted, I cannot submit a tax deduction for personal contributions made before this date. licable, I request and consent to the transfer of superannuation as	Note: If you have not previously supplied certified identification to A Retirement Trust, you will need to attach a certified copy of your iden can process your form. For more information about certified identity a acceptable, please visit australianretirementtrust.com.au/id	itity before we	Please return the form to Australian Retirement Trust Reply Paid 2924 Brisbane Qld 4001		
I have implic	bed above. considered the fees and charges, effect on insurance cover and the ation to my benefit entitlement prior to rolling over my benefits. I do quire further information and authorise the rollover to proceed.					
		g your privacy and take protecting the privacy of personal inf				

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