

Super Savings Restart my Income account



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

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 Open a Retirement Income account form which you'll find in the Product Disclosure Statement for Income Account and Lifetime Pension. *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* | Postcode* |
| <input type="text"/> | <input type="text"/> | <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. A request to claim a tax deduction cannot be processed once you've set up an income stream using some or all of the contribution. 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.

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).

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4 Transfer from my existing Australian Retirement Trust account*

Transfer my entire balance of my current Accumulation account.
Note: Transferring the full balance of your Accumulation account will also cancel any insurance cover that you might hold with that Accumulation account.

OR

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

OR

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

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 art.com.au/keep-my-insurance that you wish to retain your insurance cover.³

The minimum amount to open a Retirement Income account is \$30,000.

If you request to transfer a specific amount to your Retirement Income account and this leaves less than the minimum balance of \$6,000 in your Accumulation account, we will transfer all but \$6,000.

* 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.

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.

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.

5 Income account investment details

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

If you don't maintain your existing investment strategy, your money will be invested in our default option the Balanced Risk-Adjusted. You can change your investment strategy at any time using Member Online. Visit art.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.

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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 art.com.au/superannuation/beneficiaries/binding-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:

Your Privacy – Personal Information Collection Notice

The purpose for which we collect your information is to provide superannuation benefits, administer your benefits, and provide related services, information, and offers to you. This includes processing your application, managing your participation in Australian Retirement Trust, providing you with information about your benefits and our available services, and ensuring you receive your entitlements.

We will generally collect your personal information directly from you, your authorised representatives, your employer or other third parties, such as the Australian Taxation Office (ATO). If the information we request is not provided, we may be unable to properly administer your benefits and notify you about your entitlements.

We may disclose your personal information to entities within the Australian Retirement Trust Group, our service providers and advisers, medical and health professionals, regulators and government bodies, or to other third parties if we need to or if you have given consent to the disclosure. This includes but is not limited to the Fund's administration service provider, insurers, auditors and legal advisers. We also might be required by law to disclose information about you, for example to government bodies such as the ATO. We may also disclose information to third-party service providers in various countries, as described in our Privacy Policy.

For more information, please read our Privacy Policy which sets out the types of information we collect and how we collect, hold, use and disclose your personal information. Our Privacy Policy also describes 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 complaints process. We are committed to respecting the privacy of personal information you give us. Our Privacy Policy may be updated from time to time and is available at art.com.au/privacy or by contacting us.

I request to restart my Income account and declare that:

- I am the person named on this form or have a power of attorney to act on that person's behalf.[i]
- I understand that if I have not received the minimum required payment from my existing Income account, that payment will be made to my nominated bank account.
- I have received, read and understood the Australian Retirement Trust Product Disclosure Statement for Income Account and Lifetime Pension (PDS) which summarises the significant information about the product.
- I have read the Personal Information Collection Statement in the PDS and I understand how Australian Retirement Trust will use my personal information.
- I acknowledge that the PDS and this application form, detail the interest I will have in Australian Retirement Trust if my application is accepted, and is not a contract between me and the Trustee.
- I agree to the Trust Deed and governing rules of the Fund, including in relation to the operation of my account.
- I understand and have considered the implications of my transfer balance cap. I have made reasonable enquiries to ensure I will not exceed my transfer balance cap.
- I understand that for the Accumulation account used to fund this new account any insurance cover I hold will cease if I close it; or will cease if there is not enough money to pay premiums or the account does not receive eligible contribution for 13 months, unless I have permanently opted in to my cover.
- I agree to make the Privacy Policy available to the person (if any) that I have nominated as my reversionary beneficiary.
- I am a citizen or permanent resident of Australia or a citizen of New Zealand.
- To the best of my knowledge, the information I have provided on this form is true and correct.

[i] If you are acting on behalf of an applicant under a power of attorney, and have not previously supplied a certified copy of the power of attorney, we require one to be supplied with this application along with certified copies of yours and the applicant's identification documents. If you have previously supplied these documents, we may require updated copies on request. References to "I", "me" and "my" refer to the applicant, or the attorney on behalf of the applicant, as appropriate.

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 art.com.au/privacy or call 13 11 84.