

Super Savings

How to Make a Retirement or Unrestricted Super Claim

Are you wanting to restart an existing Income account or looking to start a new Income account?

Visit australianretirementtrust.com.au/restart Alternatively, give us a call on **13 11 84** and we'll help get your Income account sorted.

Did you know?

Australian Retirement Trust offers award-winning retirement products to help take the worry and work out of funding your retirement lifestyle.

Just complete an Income Account Request form to start receiving regular payments from your Income account.

Need some financial advice?

Speak to your adviser. If you don't have a personal financial adviser, Australian Retirement Trust has qualified financial advisers who can help you over the phone with advice about your Super Savings account. This service is included in your membership.¹ If the advice you need is more complex or comprehensive in nature, we may refer you to an accredited external financial adviser.² Advice of this nature may incur an additional fee.



Am I eligible to make a claim?

Have/Are you:

- Reached your preservation age and retired permanently from work**
For this purpose, permanently retired can mean you don't intend to work 10 hours or more in any given future week.
- 60 or over and left your employer on or after turning 60**
You can make a retirement withdrawal if you've left employment, even if you plan to continue working elsewhere in the future.
- 65 or over**
If you're aged 65 or over, you can make a retirement withdrawal at any time, even without leaving your employer.

Refer to the table below for your preservation age

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

OR

- Do you have unrestricted money?**
Until you meet some specific requirements, access to most money in a super fund is restricted. However, some may be unrestricted and you can withdraw it at anytime. You can withdraw all of this amount, or part of it, however it's important to know you may pay extra tax if you're under your preservation age. Refer to ato.gov.au for more information on tax implications. To determine if any of your super is unrestricted non-preserved and available to you before retirement, please refer to your Australian Retirement Trust Annual statement or call **13 11 84**.

If you've ticked any of the above boxes then you're eligible to apply.

¹ Our qualified financial advisers can provide advice about your Super Savings account. This advice is included with your membership. 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. SFS is a separate legal entity responsible for the financial services it provides. Eligibility conditions apply. Refer to the Financial Services Guide (FSG) for more information.

² 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.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840, AFSL No. 228975, is the Trustee and issuer of the Australian Retirement Trust ABN 60 905 115 063, USI 60 905 115 063 003. This communication contains general information only. Any advice does not take into account your personal objectives, financial situation or needs. You should consider the appropriateness of any advice having regard to your personal objectives, financial situation and needs before acting on that advice. A copy of the Product Disclosure Statement (PDS) and Target Market Determination (TMD) can be obtained by visiting australianretirementtrust.com.au/pds or calling **13 11 84**. You should consider the PDS and TMD in deciding whether to acquire, or to continue to hold, the product.

How do I apply?

Want your payment as quickly as possible?

You MUST complete ALL mandatory fields. We'll return your form if it's incomplete.

Please note

If you'd like your money deposited directly into your bank or credit union account, make sure you provide ALL the requested account details, including a document from your financial institution (e.g. a statement). For cash payments paid by cheque, payments could take an extra five days, plus posting time.

Ensure you attach the required certified identification documents.

STEP 1 Complete the attached form

The following describes important things to remember when completing each section of the form:

1 Personal details

Ensure you include your **residential address**. Legislation states we may not be able to process your claim without it (a PO Box is not a residential address).

2 Claiming a tax deduction

Carefully consider if you want to claim a tax deduction on contributions you've made to your account first. Refer to ato.gov.au for more information.

3 Your withdrawal reason

Carefully select the option which best describes you.

4 Confirming your identity

You can use this section to give your consent to Australian Retirement Trust to use Equifax to verify your identity electronically when your identification documents may not be sufficient for us to process your request.

5 Your payment amount

Your payment may be delayed whilst we wait for the final contribution from your employer (if applicable) and information to come through from your previous employer.

You can withdraw all or just part of your money.

6 Your payment details

Money cannot be paid into a credit card account, third party account or an overseas account.

If you want your payment made into your Australian bank or credit union account you must attach a copy of a document from your financial institution (e.g. a statement) showing your BSB, account number and account name, which is no more than 12 months old.

7 Checklist

Use the checklist to double check everything is complete.

8 Authorisation and declaration

Then read the statements and sign.

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 need to be resupplied for additional withdrawals.

Step 2

Before you can apply you will need the following supporting documents.

- Certified Proof of identity (see acceptable documents below),
- A copy of a document from your Australian bank or credit union (e.g. statement) showing your BSB, account number and account name which is no more than 12 months old. If you like, you can cover up your financial details. Copies of originals can be accepted and don't need to be certified. Your claim can't be processed by direct deposit without this. (If you've provided this previously it is not required unless your details have changed.)
- Have you changed your name?**
If you've changed your name and you have not previously let us know of your name change, you'll need to provide a certified copy of your Marriage certificate or Change of name certificate (must be obtained from the Births, Deaths and Marriages Registration office or relevant Government source from the issuing country), Deed Poll, Decree Nisi, Decree Absolute (Divorce Certificate), Divorce Order or other document satisfactory to us (linking document).
- Do you intend to claim a tax deduction?**
If you intend to claim a tax deduction, you can let us know by completing the online form in Member Online.

Please note to claim a tax deduction for years prior to 2017-18, you must have been self-employed. Visit ato.gov.au for more information.

What is an acceptable identification document?

To verify your identity please attach a certified copy of:

- A. Your current driver's licence, current passport or current national identity card that contains your photo, name and EITHER residential address OR date of birth. **Please copy and certify both front and back sections** (if relevant), OR
- B. Your birth certificate, Australian birth extract, Citizenship certificate or current Department of Human Services pension or health care card AND a current rates, electricity or gas notice (no more than three months old) or assessment from the Australian Taxation Office (no more than 12 months old) or a financial benefits notice from the Commonwealth, a state or a territory (no more than 12 months old) showing your name and current residential address.

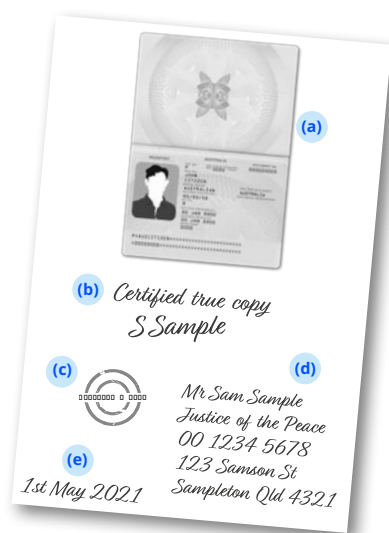
What do we mean by certified?

We understand you'll want to provide us with copies of your ID documents, rather than the originals. That's fine, but you must have them 'certified'. This means the certifier must:

1. Sight the original and the copy to make sure both documents are identical, and
2. Write or stamp 'certified true copy of original document' on each page, and
3. Sign and print their name, qualification (e.g. Justice of the Peace, Australia Post employee), and the date on each page of the document.

How your proof of identity document should look. (See example below.)

- a) Copy of the document that identifies you.
- b) 'Certified true copy' written or stamped and signature of authorised person.
- c) Authorised person's stamp and registration number (if applicable).
- d) Name, qualification and phone number of authorised person.
- e) Date of authorisation.



Who can certify?

- Justice of the Peace (including Commissioner for Declarations),
- Police Officer,
- One of the following with two or more years of continuous service:
 - a) Australia Post permanent employee,
 - b) Financial Institution Officer e.g. bank employee, or
 - c) Australian Financial Services Licensee, authorised representative or officer.

For a full list of who can certify, including overseas certifiers, please refer to the Proof of Identity requirements available at australianretirementtrust.com.au/id

Important notes on identification:

- We reserve the right to request additional information to verify your identity before paying your claim.
- We can't accept documents which have expired. If an expired document is received, we'll not be able to process your claim until suitable identification has been provided.
- If you're providing a document that is not in English, you'll also need to provide an English translation prepared by an accredited translator. For further information on this, please call us on 13 11 84.
- If signing on behalf of the member, certified copies of Guardianship papers or proof of Power of Attorney are required.

Providing your tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s,
- the tax on contributions to your superannuation account/s will not increase,
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits, and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Do you have insurance cover with your account?

It's important to check if you have insurance cover with your Super Savings account before you complete this form.

If you do, and want to maintain your insurance cover in your Australian Retirement Trust 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 Member Online that you wish to retain your insurance cover.

Refer to your Product Disclosure Statement (PDS) for more information about when insurance cover stops.

For further details refer to the Proof of identity requirements at australianretirementtrust.com.au/id
Please keep these important information pages for your records.

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Super Savings Retirement & Unrestricted Super



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

Use this form to withdraw a lump sum from your super

You can start regular payments from an Income account by completing an Income Account Request form. To withdraw a lump sum from an existing Income account, please complete the Access your super online form in Member Online.

Important: Only Australian or New Zealand citizens or permanent residents of Australia are permitted to claim for retirement or unrestricted superannuation using this form. For temporary residents, please refer to the Departing Australia Superannuation Payment (DASP) Additional Information form available at australianretirementtrust.com.au

Important: Please provide us with as much information as possible. Please tick boxes where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. *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*	Home phone number	Daytime phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<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 withdrawals 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 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"/>				

Tax file number (TFN) details

You don't have to provide your TFN, however if we don't have your TFN, you may pay more tax than you need to. 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. Before you supply your TFN, please read the TFN section on page 3 under How to make a claim pages. If we do have your TFN you don't need to provide it again.

2 Employment details

Please provide the name of your last employer*	Are you still working for this employer?*
<input type="text"/>	<input type="radio"/> YES <input type="radio"/> NO If No, what date did you finish?* (DD/MM/YYYY) <input type="text"/>

Note: If finished recently, by attaching a separation certificate supplied by your employer, we can confirm your cease date.

3 Claiming a tax deduction

Do you intend to claim a tax deduction?	Relevant Financial Year (YYYY/YYYY)
<input type="radio"/> NO If No, go to Section 4 <input type="radio"/> YES If Yes, and you intend to claim a tax deduction for contributions you paid to Australian Retirement Trust, 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:	<input type="text"/>

Please note: If you intend to claim a tax deduction for voluntary after tax contributions paid to your Australian Retirement Trust Super Savings account, it's important you let us know **BEFORE** we make your payment. If you close 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 your tax return.

Please note: To claim a tax deduction for years prior to 2017-18, 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 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.

5 Your withdrawal reason Please choose either option A or B below

A I've met a 'retirement' requirement below. If you've chosen this option, please select one of the following:

Reached your preservation age (see page 1) and permanently retired. For this purpose, permanently retired means you don't intend to work 10 hours or more in any given future week.

OR

60 or over and left your employer on or after turning 60. You can make a retirement withdrawal if you've left employment, even if you plan to continue working elsewhere in the future. Or, you may be working but changed jobs after you turned 60. **Note:** You may only be able to access money received up to the date you ceased with your previous employer.

B I have 'unrestricted money' in my account and/or I'm now aged 65 or over. Please refer to page 1 of the How to make a claim document for a definition of 'unrestricted money' and tax implications. After age 65, you can make a retirement withdrawal at any time, even without leaving your employer.

OR You can choose to start regular payments from your Income account. Simply visit australianretirementtrust.com.au or call 13 11 84 to speak to one of our team to find out more.

6 Your payment amount

Are you withdrawing all or just part of your money?

Total lump sum (I'd like to withdraw my total account balance). Please note - A total lump sum withdrawal will close your account and you'll be required to submit a new **Membership Application** if you'd like to join Australian Retirement Trust again. You should also be aware of the effect this may have on your insurance cover (if any).

Partial (I'd like to withdraw part of my account balance).

If you want to maintain your insurance cover in your Super Savings 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 via Member Online that you wish to retain your insurance cover.

Please **pay** me the amount of \$ before tax (gross) OR Please **pay** me a percentage of % OR Please **leave** in my account the amount of \$

If you nominate a percentage, it's important to understand that your balance changes daily due to unit pricing. As a result, the amount you receive may not be the amount you're expecting.

We will pay you your entire balance less this amount.

Important

Your account balance is calculated by multiplying the number of units you have in each investment option by the unit price for each option. As the prices are calculated on a daily basis, the amount withdrawn from your Super Savings account may be different to previously supplied balance estimates.

➔ Please continue over page

7 Payment details

We will pay directly into your Australian bank or credit union account. Please complete the sections below for the account you would like us to pay to and provide proof of your account.

Financial institution

Name on the account

BSB number

Account number

AND I have attached:

a copy of a document prepared by my Australian bank or credit union showing my BSB number, account number, account name and address, and is no more than 12 months old. (Not required if you've previously provided proof of the above account.)

Important: For us to pay your benefit 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 cannot be processed via direct transfer without this.

Money cannot be paid into a credit card account, third party account or an overseas account. We'll 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 bank account details you provide us.

If the bank or credit union rejects the payment of your money, or if you don't provide proof of your account, we'll pay you by cheque. Cheque payments are also available on request and may take longer than payments made electronically.

8 Checklist

We'll process your withdrawal as soon as we can. However it's important to make sure you give us all the information and documents we need to do this.

Have you completed all of the mandatory fields and signed and dated this form?

Have you attached proof of your Australian bank or credit union account details if you want us to deposit into your account?

Have you attached your certified proof of identity documents including any linking documents if you have changed your name?

Have you read the How to make a claim pages, including impacts to my insurance and tax payable?

Remember: Failure to provide certified copies of these documents will result in your payment being delayed.

If you want to claim a tax deduction, have you attached the tax deduction form?

Please note: All certified Proof of identity documents, and certified bank or credit union documents must be mailed to us.

9

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 declare I have fully read this form and the information completed is true and correct.
- Where the full balance of my account is paid from Australian Retirement Trust, I hereby release Australian Retirement Trust from any further liability to me or my executors, administrators or dependants in respect of my participation in the Fund and request and authorise the termination of my membership in the Fund. I understand that by doing this, my insurance cover (if any) will end.
- I approve the deduction of any applicable tax from the benefit paid. I am aware of taxes that may apply.
- I have considered the effect on insurance cover and the implication to my benefit entitlement prior to applying for the release of my super. I do not require further information and authorise the withdrawal to proceed.
- I have informed Australian Retirement Trust of any intent to claim a tax deduction for my contributions.
- I am a citizen or permanent resident of Australia or citizen of New Zealand.

Please note: if you ceased work due to sickness or injury, call us on 13 11 84 before sending us your application.


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