

Super Savings

How to Transfer to Another Super Fund

Are you ...

wanting to restart an existing Income account? You will need to use the Restart My Income Account form.

Need some financial advice?

Speak to your adviser or contact Australian Retirement Trust's qualified financial advisers. They can give you simple advice over the phone about your Super Savings account to help you get your retirement lifestyle sorted.¹

For a copy of the right forms just visit art.com.au/forms and follow the links.

Alternatively, give us a call on **13 11 84** and we'll help you get your Income account sorted.

STEP 1

Read the important information overleaf

We've added a handy checklist to page 2 and important information you need to read before you send us your forms.

STEP 2

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 this. (Please note a PO Box is not a residential address.)

2

Employment details

Ensure you confirm when your last employer contributions will be/was made to Australian Retirement Trust.

3

Claiming a tax deduction

Carefully consider if you want to claim a tax deduction on contributions you've made to your account first.

4

Amount to transfer

Carefully select how much you would like to transfer out of your account.

5

Transfer details

If transferring to another fund, make sure the Other fund details are correct to avoid any possible delays. If transferring to a SMSF you'll need to provide us with a copy of a bank statement for the SMSF. Please refer to page 2 for more information.

6

Confirming your identity (only relevant to rollouts to SMSFs)

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.

7

Checklist & Authorisation and declaration

Use the checklist to double check everything is complete. Then read the statements and sign.

We can accept scanned forms, however any certified Proof of identity and supporting documents you need to provide must be mailed to Reply Paid 2924 Brisbane QLD 4001.

If you have provided certified Proof of identity previously, and your details have not changed, these won't need to be resupplied unless they are older than 12 months.

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Australian Retirement Trust Pty Ltd
ABN 88 010 720 840 AFSL 228975
Australian Retirement Trust ABN 60 905 115 063

Important information

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

- ☐ **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 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.

Will I need to provide further documents?

The details you provide (including your TFN) will be matched with the ATO's SuperTICK service. If we're unable to match your details, or you are transferring to a self-managed super fund, you'll be asked to provide a certified proof of identity document to verify your identity.

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.

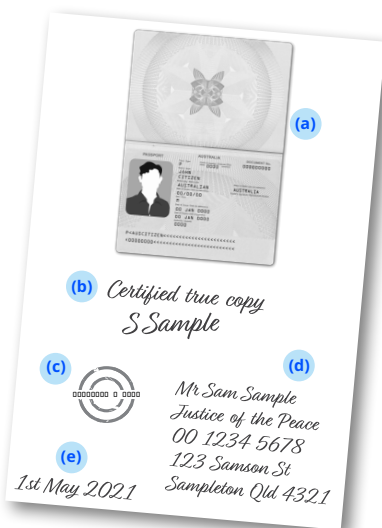
What do we mean by certified?

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' within the last 12 months. 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 above right.)

- 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
 - c) Australian Financial Services Licensee, authorised representative or officer.

For a full list of who can certify, including overseas certifiers, please visit art.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.

Note: You can also 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.

Transferring to a self-managed super fund (SMSF)?*

Super funds (including SMSFs) must use SuperStream to roll over your super benefits. This means your SMSF will need:

- an electronic service address
- an Australian business number (ABN)

Please note - We encourage you to ensure the SMSF details held with the ATO are correct before initiating the roll out request.

Under superannuation legislation, we can only transfer balances to a SMSF if you (or your company) are a member, trustee or director of a corporate trustee of the SMSF. For identification purposes, you'll also need to provide proof of identity documents detailed on this page, and a copy of a bank statement for the SMSF. The bank statement must have been issued within 12 months and include the following:

- The SMSF name as account holder
- BSB and account number
- The institution name and logo.

We cannot process your request until this information is provided.

We'll check with the ATO that the SMSF is complying. If we're unable to, we'll let you know. We'll verify with the ATO that:

- A. **The SMSF is complying.** Please provide the SMSF's ABN (ACN, TFN or Fund name only won't verify complying status).

AND:

- B. **You are a member, trustee or director of a corporate trustee of the SMSF.**

If you're a director of the corporate trustee your details are registered with ASIC not with the ATO. You'll need to contact the ATO and update your fund details so we can confirm you're a trustee of your SMSF.

For more information on how to update your status you can call the ATO on 13 10 20 between 8am and 6pm, Monday to Friday or visit ato.gov.au.

Do you have insurance cover with your account?

It's important to check if you have insurance cover with your Australian Retirement Trust 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 via Member Online that you wish to retain your insurance cover.

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

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.

*Please note that we reserve the right to request additional information before processing any transfers to SMSFs. We may also contact you by telephone to confirm the details of this transfer request. Our information requirements for these payments reflect the unique regulations and risks pertaining to SMSFs as well as the the Trustee for Australian Retirement Trust's obligation to ensure that transfers to these funds are compliant.

Warning – illegal early release schemes Superannuation scams or early release schemes which offer to give you early access to your superannuation, often through a self-managed super fund and/or for a fee, are illegal. You cannot legally have access to the 'preserved' part of your super until you reach your 'preservation' age (ranging from 55 to 60 years of age, depending on when you were born) or meet a condition of release, such as compassionate grounds. If you do access your super early for an illegal reason, you may be subject to legal action and heavy penalties (including tax). If you receive one of these offers or want independent advice, please contact us or the Australian Taxation Office and report that you have been approached by an early release scheme.

For further details refer to the Proof of identity requirements at art.com.au/id

Please keep these important information pages for your records.

Super Savings

Transfer to Another Super Fund



Australian Retirement Trust

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

Important: This form is only to be used to either transfer money from a Super Savings account into another super fund, or if you wish transfer money from one Super Savings account into another Super Savings account in your name. If you wish to restart your Super Savings Income account, complete the online form in Member Online or visit art.com.au/restart for more information. 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 adviser before making any changes to your Income account(s). Please make sure you've answered all questions. If all questions are not answered, your application may be delayed as the form may be returned. Use **BLOCK** letters and dark ink when completing this form and ensure it's signed and dated. ***DENOTES MANDATORY FIELD.**

Member number

1 Personal details

Title First name* Middle name

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

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 or call us on 13 11 84.

Residential street address (if the same as above leave blank)* Suburb / Town* State* Postcode*

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.**

Tax file number (TFN) details

If you're not sure if we have your TFN you can add it below. 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. Before you supply your TFN, please read the TFN section on page 2 of the How to make a claim pages. If we do have your TFN you don't need to provide it again.

My TFN

Note: When transferring to a SMSF, please ensure you provide your TFN so that the details of the SMSF can be verified prior to completing the rollover. If you don't provide your TFN, Australian Retirement Trust will be required to complete a manual check and your rollover request may be delayed.

Turn to page 2 to learn how you can avoid paying extra tax by providing your TFN. If you don't provide your TFN, the other fund may request further documentation to verify your identity.

I wish to transfer my: ☐ Super Savings Accumulation account ☐ Super Savings — Corporate Accumulation account ☐ Super Savings — Business Accumulation account ☐ Super Savings Income account

2 Employment details

Please provide the name of your last employer*

Are you still working for this employer?*

If No, what date did you finish?* (DD/MM/YYYY)

☐ My employer super contributions will still be made to Australian Retirement Trust **OR** ☐ I've chosen another fund for my future employer super contributions

Don't forget — in most cases you don't need to leave Australian Retirement Trust when you leave your employer.

Note: You need to advise your employer of the details of your new choice of fund.

[➔ Please continue over page](#)

3 Claiming a tax deduction

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 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:

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** 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

If you're aged over 67, you'll need to meet the WorkTest¹ 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 7 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).

4 Amount to transfer

Are you withdrawing all or just part of your money?

☐ **Total lump sum** (I'd like to withdraw my total account balance). You should 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).

Note: If you select Partial we will not process a partial rollover request that will result in a balance of less than \$6,000 remaining in your account at the time of processing.

If you also 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 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 \$

We will pay you your entire balance less this amount.

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.

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 Australian Retirement Trust account may be different to previously supplied balance estimates.

5 Transfer details Your account will be transferred to the account details below

Please complete **A** if transferring to another super fund, **B** if transferring to a SMSF OR **C** if transferring one Australian Retirement Trust account into another Australian Retirement Trust account.

A **Other fund details** – your money will be transferred to this account.

Name of other fund*

Unique Superannuation Identifier*

Membership or account number in other fund*

Fund phone number

Other fund ABN

OR **B** **Transferring to a SMSF**

☐ YES

☐ NO

If Yes, we'll need to confirm with the ATO that the self-managed super fund is complying and you're a member, trustee or director of a corporate trustee of the SMSF. To help us verify this, refer to the section Transferring to a self-managed super fund? on the How to transfer pages provided with this form, including certified proof of identity requirements.

Name of other fund*

Other fund ABN*

Account Name*

Account Number*

BSB*

Electronic Service Address*¹

¹Your self-managed super fund (SMSF) needs an electronic service address (ESA) to receive SuperStream data. Without an ESA you will not be able to roll money into your SMSF.

➔ Please continue over page

OR **C** Transfer money from one Super Savings account into another Super Savings account in your name.

Transfer FROM account:	<input type="checkbox"/> Super Savings Accumulation account	<input type="checkbox"/> Super Savings — Corporate Accumulation account	<input type="checkbox"/> Super Savings — Business Accumulation account	<input type="checkbox"/> Income account ^
Transfer TO account:	<input type="checkbox"/> Super Savings Accumulation account	<input type="checkbox"/> Super Savings — Corporate Accumulation account	<input type="checkbox"/> Super Savings — Business Accumulation account	

Important: For Accumulation accounts, 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.

^If you are transferring from an Income account:

- This payment type doesn't count toward your minimum annual income payment limit.
- Before a lump sum payment can be made, Australian Retirement Trust is required to calculate and pay into your nominated account, any unpaid minimum income payments to date.
- Your Income account balance will be transferred and allocated to the same Investment options that your selected Accumulation account's investments are invested in at the transfer date.
- Your Deductible Amount for social security and tax purposes may change.
- If you are wanting to restart an existing Income account, complete the online form in Member Online or visit art.com.au/restart for more information.

6 **Confirming your identity (only relevant to rollouts to SMSFs)**

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 art.com.au/id for acceptable identification documents and certification requirements.

7 **Checklist**

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

- | | | |
|--|--|---|
| <input type="checkbox"/> If transferring to a SMSF, have you attached certified proof of identity documents, a copy of a bank statement for the SMSF and read the Transferring to a self-managed super fund? section on page 2? | <input type="checkbox"/> Have you read the How to transfer pages of this form? | <input type="checkbox"/> Do you intend to claim a tax deduction?
If you intend to claim a tax deduction, have you attached a completed tax deduction form, or completed the online form in Member Online? |
| <input type="checkbox"/> Have you complete all of the mandatory fields and signed and dated this form below? | <input type="checkbox"/> Have you changed your name?
If you've not previously let us know of your name change, you'll need to provide a certified copy of a name change document. See page 2 for more information. | |

8 **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 have considered the fees and charges, effect on insurance cover and the implication to my benefit entitlement prior to transferring my benefits. I've informed Australian Retirement Trust before this transfer of any intent to claim a tax deduction for my contributions. I do not require further information and authorise the transfer to proceed.

- I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.
- When I transfer from an Accumulation account to another Super Savings account, my account balance will be allocated as per the investments my transferring balance is invested in at the transfer date. If I wish to change this I will complete an investment switch.
- I consent to my TFN being disclosed for the purpose of consolidating my account.

Self Managed Super Fund (SMSF)

- I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.

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