

Seamless Transfer of your Member Direct account

If you are currently invested in Member Direct through your super account, use this form to open a Choice Income account without having to sell and re-purchase your investments in Member Direct, meaning capital gains and losses are not triggered.

Who should use this form?

This form is to be used by members currently invested in Member Direct through their super account who wish to open a Choice Income account without having to sell their existing investments in Member Direct.

How Seamless Transfer works

We transfer your existing Member Direct account balance from your super account to a new Choice Income account. Transferring means you can stay invested and removes transaction costs and market risk. For Seamless Transfer, the whole Member Direct balance must be transferred across – partial transfers of your Member Direct account are not possible.

Important information about Seamless Transfer

- To request a Seamless Transfer from super to Choice Income, you need to hold Term Deposits and/or Shares, ETFs and LICs. If you only hold funds in the Cash account, you cannot request a Seamless Transfer.
- Seamless Transfer does not realise any capital gains or losses. When you Seamless Transfer, any unused realised or unrealised capital losses will no longer be useable to offset future realised capital gains in Choice Income. Any unrealised capital gains liability will be reduced to zero, which could increase the value of your portfolio.
- You won't have access to trade, or be able to monitor investments while they're being transferred. The process to open a new Choice Income account and to transfer your Member Direct account can take up to 14 business days. You'll receive an email confirmation when the transfer is complete.
- Seamless Transfer cannot commence when certain types of corporate actions are pending.
- Limit orders must be completed or cancelled before requesting a Seamless Transfer.

- Seamless Transfer can only take place after your Choice Income account is set up. Your new Choice Income account won't start until all funds have been received. No investment earnings (which may be positive or negative in line with market movements) will apply during the transfer process.
- Tax is payable on accrued interest for any Term Deposits held up to the date of the transfer. This will be deducted from your super Cash account prior to the transfer. You must have sufficient funds in your super Cash account to pay for any tax due prior to the transfer being completed. Any automatic Term Deposit rollover selections you have made in your super account will be canceled and you will need to reselect these in your Choice Income account when the transfer is complete. The principal and interest earned for the full term will be paid into your Choice Income Cash Account when the Term Deposit matures.
- Funds in your Member Direct Cash Account will be transferred net of any fees and tax.
- Minimum balance requirements on the Cash account and investment limits on balances and transactions will continue to apply after Seamless Transfer is completed.

Refer to the *Member Direct investment option guide* available at australiansuper.com/MemberDirect

Financial advice

Seamless Transfer may not be the best option and, by making this form available, we are not recommending that you transfer. Please ensure you understand the impact on your tax position and seek financial advice. A professional financial adviser can help you understand whether Seamless Transfer makes sense for you. AustralianSuper can refer you to a financial adviser. For more information on your advice options with AustralianSuper call **1300 300 273** between 8am to 8pm (AEST/AEDT) weekdays or visit australiansuper.com/advice

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria, 3001, collects your personal information (PI) to operate, and administer your super account (including insurance) or retirement income account, improve our products and services, and keep you informed. If we can't collect your PI we may not be able to perform these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third-party service providers of your financial adviser.

Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

4 Your AustralianSuper super account details

Please provide the details of the AustralianSuper super account/s you would like to transfer to Choice Income. You'll need a minimum of \$50,000 to open a Choice Income account.

Please fill in details for each AustralianSuper account

a) Your existing AustralianSuper member number	b) Do you want to transfer your entire balance?	c) How much money do you want to leave in your AustralianSuper super account? ^{2,3}	d) Do you want to transfer a nominated amount to your Choice Income account? ^{2,3}
Account 1: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input checked="" type="checkbox"/> Yes ¹ (go to step 5) <input checked="" type="checkbox"/> No (go to either step 4c or 4d)	<input checked="" type="checkbox"/> \$6,000 <input checked="" type="checkbox"/> Other amount \$ <input type="text"/>	\$ <input type="text"/>
Account 2: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input checked="" type="checkbox"/> Yes ¹ (go to step 5) <input checked="" type="checkbox"/> No (go to either step 4c or 4d)	<input checked="" type="checkbox"/> \$6,000 <input checked="" type="checkbox"/> Other amount \$ <input type="text"/>	\$ <input type="text"/>
Account 3: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input checked="" type="checkbox"/> Yes ¹ (go to step 5) <input checked="" type="checkbox"/> No (go to either step 4c or 4d)	<input checked="" type="checkbox"/> \$6,000 <input checked="" type="checkbox"/> Other amount \$ <input type="text"/>	\$ <input type="text"/>

¹ This will close your existing AustralianSuper account. Any insurance cover you have with this account will cease.

² When transferring from an AustralianSuper super account to open a Choice Income account, you'll need to leave a minimum balance of \$6,000 in your super account for it to remain open. To find out more about the minimum balance, visit australiansuper.com/AccessYourSuper

³ If you want to keep your insurance cover you'll need to have enough money in your super account to pay for it. To understand how to maintain cover, read our *Insurance in your super* guide at australiansuper.com/InsuranceGuide

e) Do you want to Seamless Transfer your entire Member Direct account to your new Choice Income account? (Note: partial transfer is not available from Member Direct into Choice Income.)

Yes No

By selecting 'Yes' I acknowledge that I:

- understand the possible tax outcomes
- have sought tax advice as needed
- understand that any term deposit automatic rollover selections that I have made will be canceled and I can reselect them after transfer is complete
- understand that I won't have access to trade, or be able to monitor investments, during the transfer process (which can take up to 14 business days).

By selecting 'No' your Member Direct holdings will remain in your super account.

5 Are you opening your Choice Income account with super from another fund?

a) Provide your fund's details

FROM:

Other super fund

Fund name

Fund phone number

Member or account number

Australian Business Number (ABN)

Unique Superannuation Identifier (USI)

Amount to transfer (choose one only) Whole balance Partial amount of \$, , .

Self-managed super fund (SMSF)

SMSF name

Australian Business Number (ABN)

Electronic Service Address (ESA)

Amount to transfer (choose one only) Whole balance Partial amount of \$, , .

TO: Fund name

AUSTRALIANSUPER

Member number (if known)

Fund phone number

1 3 0 0 3 0 0 2 7 3

Australian Business Number (ABN)

6 5 7 1 4 3 9 4 8 9 8

Unique Superannuation Identifier (USI)

S T A O O O 2 A U

Important information

1. If you have more than one super fund to roll into AustralianSuper and would like to use money from those accounts to open your Choice Income account, you can consolidate first into an AustralianSuper account. You can't add money to your Choice Income account once you've opened it, so it's a good idea to combine first. Find out how at australiansuper.com/combine
2. If you're transferring the whole balance of your other super accounts, this means you're asking us to close your other super accounts.
3. Remember to check if your old fund charges any fees and that you no longer need the insurance cover provided by your old fund (if any).



b) Provide us with your TFN

To protect your super, you need to prove your identity when you move money between super funds.

If you don't want to give us your TFN, you must complete a *Combine your super into AustralianSuper* form and provide certified copies of your identity documents (ID) for each additional fund you wish to roll over. This form is available online under the 'Retirement' tab at australiansuper.com/forms

If you don't provide the right ID correctly certified, it will delay the transfer. For help on providing proof of ID go to australiansuper.com/IDHelp

Use my Tax File Number (TFN) to identify me.

Provide your TFN here

Your TFN is the easiest way to identify you. By giving us your TFN, you are authorising us to give this information to your other super fund. They will confirm your ID with the Australian Tax Office.

Providing your TFN

We're authorised under super law to collect, use and disclose your Tax File Number (TFN). It's optional to provide your TFN, but if we have it, we'll be able to accept all types of contributions from you; you won't pay more tax than you need to and it'll be easier to find your super. If you transfer your super to another fund, we'll give them your TFN unless you tell us not to in writing. Visit australiansuper.com/RefTFN for more details.



6 Provide your bank account details

Name of bank, building society or credit union

BSB number

Account holder's name¹

Account number

7 Let us know how you want to be paid

Tell us how much and how often you want to receive payments.

Your payments will start on the next available pay date, once your application is fully processed. This can take up to four weeks, or longer in some circumstances. Your payments are drawn from your balance in PreMixed and DIY Mix options. You're unable to withdraw payments from your balance in Member Direct. For details on payments see the *Choice Income Product Disclosure Statement* (PDS). You can change your payment options at any time by logging into your online account.

a) When I'd like to receive my payments: Please choose (X) one option only, and fill in month and choose a start date where applicable.

- Fortnightly (next available payment date)
- Monthly. Choose one (X) start date: 15th 28th soon as possible (next scheduled payment date)
- Quarterly from M M Choose one (X) start date: 15th 28th soon as possible (next scheduled payment date)
- Half-yearly from M M Choose one (X) start date: 15th 28th soon as possible (next scheduled payment date)
- Yearly from M M Choose one (X) start date: 15th 28th soon as possible (next scheduled payment date)

b) I'd like my payment amount to be: Please choose (X) one option only.

- Option 1 (Default):** the minimum amount allowed¹.
- Option 2:** a specific amount² for each payment \$
- For this specific amount, how much do you want this payment amount to increase by each year?³
Choose one (X) below
- 0% (Default) 1% 2% 3% 4% 5% Consumer Price Index (CPI)

¹ By law, you must withdraw a minimum income amount from your account balance each year, and this varies with your age. Your minimum payment amount is determined by the actual amount rolled into your account, and is recalculated every year based on your balance on 1 July. For more details refer to the PDS available at australiansuper.com/pds. You'll be paid this minimum amount as the default option if no relevant boxes are selected. The minimum payment amount will also be pro-rata (proportionate) by default in the first financial year. This means that in your first financial year, you'll receive a proportion of the minimum annual amount spread over the rest of that first financial year.

² If you choose an amount that is smaller than the minimum amount per financial year, we'll contact you.

³ If no relevant box is selected for an annual increase in payment amount, the default option is 0%.

8 Choose your investments

This allocation nominates how you wish to invest your Choice Income account balance and excludes the balance of your current Member Direct investments.

Do you want to choose how to invest your account?

- Yes.** Fill in the percentage you want to invest in each investment option.
- No.** If you don't make an investment choice your account will be invested in the Balanced option (*go to step 10*).

Investment option	Column A: % to invest in
PreMixed options	
High Growth	<input type="text"/> <input type="text"/> <input type="text"/> %
Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Socially Aware	<input type="text"/> <input type="text"/> <input type="text"/> %
Indexed Diversified	<input type="text"/> <input type="text"/> <input type="text"/> %
Conservative Balanced	<input type="text"/> <input type="text"/> <input type="text"/> %
Stable	<input type="text"/> <input type="text"/> <input type="text"/> %
DIY Mix options	
Australian Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
International Shares	<input type="text"/> <input type="text"/> <input type="text"/> %
Diversified Fixed Interest	<input type="text"/> <input type="text"/> <input type="text"/> %
Cash	<input type="text"/> <input type="text"/> <input type="text"/> %
TOTAL MUST ADD UP TO 100%	<input type="text"/> 1 <input type="text"/> 0 <input type="text"/> 0 %

9 Nominate beneficiaries

You can choose only (X) one of three options when deciding what happens to your money when you die:

- **Reversionary nomination** – You nominate a person who will receive your account balance as a regular income. Conditions apply for who you can nominate. For details see page 31 of the *Choice Income PDS*.
- **Binding nomination** – You provide formal written direction to AustralianSuper to tell us who you want your account balance paid to. If valid, your nomination is legally binding.
- **Non-binding nomination** – You nominate who you'd prefer your account to be paid to. This nomination is not legally binding.

For details on nominating beneficiaries, see page 31 of the **Choice Income PDS**. Please choose (X) one option only.

Option 1: Reversionary nomination

Conditions apply for who you can nominate as a reversionary beneficiary. For details on their eligibility see page 31 of the *Choice Income PDS*.

Last name

Mr

Mrs

Ms

Miss

Dr

First name/s

Relationship to you

Date of birth

It's important to note that in some cases making a reversionary nomination may impact your Centrelink benefits. Contact the Department of Social Services at dss.gov.au if you have questions regarding your Centrelink entitlements.

Option 2: Binding nomination

Please complete the *Binding death benefit nomination* form at the back of the PDS and attach it to this application. Leave the rest of this section of the form blank, and go to step 10 or step 11.

Option 3: Non-binding nomination

Please use the two decimal point spaces provided for the benefit percentages (% of benefit) section to add up to 100.00%.

Full name	Relationship	Residential address	% of benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child ¹ <input type="checkbox"/> Interdependant	<input type="checkbox"/> Financial dependant ² <input type="checkbox"/> Legal personal representative (executor or administrator of your estate)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child ¹ <input type="checkbox"/> Interdependant	<input type="checkbox"/> Financial dependant ² <input type="checkbox"/> Legal personal representative (executor or administrator of your estate)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child ¹ <input type="checkbox"/> Interdependant	<input type="checkbox"/> Financial dependant ² <input type="checkbox"/> Legal personal representative (executor or administrator of your estate)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child ¹ <input type="checkbox"/> Interdependant	<input type="checkbox"/> Financial dependant ² <input type="checkbox"/> Legal personal representative (executor or administrator of your estate)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
	<input type="checkbox"/> Spouse <input type="checkbox"/> Child ¹ <input type="checkbox"/> Interdependant	<input type="checkbox"/> Financial dependant ² <input type="checkbox"/> Legal personal representative (executor or administrator of your estate)	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
<input checked="" type="checkbox"/> Mark (X) this box if you've attached a separate sheet because there wasn't enough space here.		TOTAL MUST ADD UP TO 100.00%	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %

¹ If your nomination(s) include stepchildren, the nomination will end if/when the relationship between you and the natural parent ends. For example, upon death or divorce. They may be able to qualify as having an interdependent relationship at the time of your death.

² As defined by Superannuation law.

10 Give your financial adviser access to your Choice Income account

If you have a financial adviser, you can give them and their staff access to your Choice Income account below. If not, **go to step 11**. This form doesn't give your financial adviser access to your Member Direct account. Your adviser will provide you with a separate form for that purpose. If you have previously granted a financial adviser access to your account details, providing details of a new adviser here will remove access for the previous adviser.

Full name of financial adviser¹

Name of business

Adviser email address¹

Telephone

Licensee AFSL number

ASIC Financial adviser representative number¹

¹ Mandatory fields

11 Provide proof of your identity

Please complete (X) one of the options below.

Option 1: I want to use electronic verification, and I've provided my identification details for TWO of the following documents listed below.

I also authorise AustralianSuper to disclose my name, residential address and date of birth to the credit reporting agency, Illion, for the sole purpose of verifying my identity, by giving you my Medicare, driver licence or Australian passport details below. I understand that Illion will confirm with AustralianSuper whether my personal information (in whole or in part) matches their credit information file. I also understand that they will not share any other information from my credit file with AustralianSuper.

I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third-party systems.

Fill out any TWO of the following:

1. Full name as appears on my Medicare card		
<input type="text"/>		
My Medicare number is	Valid to	My reference number on this card is
<input type="text"/>	<input type="text"/>	<input type="text"/>
2. Full name as appears on my driver licence		
<input type="text"/>		
Licence number	Card number ²	² Visit australiansuper.com/IDHelp to find the card number on your driver licence.
<input type="text"/>	<input type="text"/>	
State of issue	Expiry date	
<input type="text"/>	<input type="text"/>	
3. My Australian passport number is		Place of birth (as shown on your passport)
<input type="text"/>		<input type="text"/>
Country of birth (not shown on your passport)		
<input type="text"/>		
Family name at birth (not shown on your passport)		
<input type="text"/>		

Option 2: I want to attach certified paper copies of my documentation.

I have attached correctly certified photocopies of my original driver licence, passport or government-issued proof of age card AND a bill or bank statement issued within the last three months.

Please note that each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to australiansuper.com/IDHelp

I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.

