

Refresh your income account and top-up your savings

23 October 2025

Who should use this form

Complete this form if you have an income account (TTR Income or Choice Income) and you want to boost your retirement income balance using money from your AustralianSuper super account. Plus, by using this form you'll be able to keep some of your current income account settings.



How to complete this form

You need to complete this form in full:

- after reading the TTR Income or Choice Income Product Disclosure Statement (PDS),
- in pen,
- using CAPITAL letters, and
- marking an (X) in boxes.

To see how AustralianSuper uses your personal information, please read the Privacy Collection Statement at australiansuper.com/CollectionStatement

If you have Member Direct

If you have Member Direct holdings in your super account(s) and want to transfer them to your Choice Income account, please download and complete the *Seamless Transfer of your Member Direct account* form at australiansuper.com/MemberDirect

Member Direct isn't available for TTR Income accounts, so you'll need to keep your super account open to maintain your holdings or sell them down before opening your TTR Income account.

For detailed information about using this form, what happens to your account settings, income payments and more, please read our Frequently Asked Questions (FAQs) at australiansuper.com/refresh-your-income-account

1 Your personal and contact details for your current income account

Tell us your current income account type, please choose (X) one:

- TTR Income Choice Income

Important tip: Your income payment amount, income payment frequency, and bank account details in your current income account will be maintained in your new income account. The investment strategy in your existing super account¹ will be carried across to your new account. You can adjust your account settings once your new income account has been set up.

Current AustralianSuper income account number

Last name

Mr Mrs Ms Miss Dr

First name(s)

Date of birth

Male

Female

Street address

Suburb/Town

State

Postcode

Postal address (if different to street address)

Suburb/Town

State

Postcode

Home telephone

Other telephone (eg business)

Mobile

Email

¹ If you have more than one AustralianSuper super account, we'll use the investment strategy in your oldest active super account.

2 Do you qualify?

a) Please complete if you're refreshing your TTR Income account.

Are you 60 to 64 years of age, still working, and want to transition to retirement?

Yes (go to step 3)

No (go to step 2b)

OR

b) Please complete if you're refreshing your Choice Income account.

I'm 65 or older

I'm aged 60 or over and permanently retired

I'm aged 60 to 64 and have stopped working for an employer since turning 60

As confirmed by my super fund I've ceased employment due to permanent incapacity (we may ask you for evidence)

I have an unrestricted non-preserved benefit

3 Your AustralianSuper account(s) that will fund your new account

Your new income account will need to have a minimum balance of \$10,000.

Please provide the details of any **AustralianSuper super** account you'd like to transfer:

a) Your current AustralianSuper super 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? ¹	d) Do you want to transfer a nominated amount to your new income account? ¹
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="checkbox"/> Yes² (go to step 3e) <input type="checkbox"/> No (go to either step 3c or 3d)	<input type="checkbox"/> \$6,000 <input 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="checkbox"/> Yes² (go to step 3e) <input type="checkbox"/> No (go to either step 3c or 3d)	<input type="checkbox"/> \$6,000 <input 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="checkbox"/> Yes² (go to step 3e) <input type="checkbox"/> No (go to either step 3c or 3d)	<input type="checkbox"/> \$6,000 <input type="checkbox"/> Other amount \$ <input type="text"/>	\$ <input type="text"/>

Please provide the details of any **AustralianSuper TTR Income** account you'd like to transfer:

e) Your current AustralianSuper TTR Income account number	f) Do you want to transfer your entire balance?	g) Do you want to transfer a nominated amount to your new TTR Income account? ¹
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="checkbox"/> Yes² (go to step 3h) <input type="checkbox"/> No (go to step 3g)	\$ <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="checkbox"/> Yes² (go to step 3h) <input type="checkbox"/> No (go to step 3g)	\$ <input type="text"/>

If you leave 3e) f) g) blank, any existing TTR Income accounts you have will be left open.

3 Your AustralianSuper account(s) that will fund your new account (continued)

Please provide the details of any **AustralianSuper Choice Income** account you'd like to transfer:

If you opened your AustralianSuper Choice Income account and were receiving the Age Pension before 1 January 2015, opening a new Choice Income account may affect your Centrelink entitlements. You may wish to seek further advice.

h) Your current AustralianSuper Choice Income account number	i) Do you want to transfer your entire balance?	j) Do you want to transfer a nominated amount to your new Choice Income account? ¹
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="checkbox"/> Yes² (go to step 4) <input type="checkbox"/> No (go to step 3j)	\$ <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="checkbox"/> Yes² (go to step 4) <input type="checkbox"/> No (go to step 3j)	\$ <input type="text"/>

¹ When transferring from an AustralianSuper super, TTR Income or Choice Income account to open a TTR Income or Choice Income account, you'll need to leave a minimum balance of \$6,000 in your super, TTR Income or Choice Income account for it to remain open. 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 the *Insurance in your super* guide for your division at australiansuper.com/InsuranceGuide

² This will close your current AustralianSuper super, TTR Income and/or Choice Income account. Any insurance cover you have with your AustralianSuper super account will cease. Any remaining minimum income amount in your TTR Income or Choice Income account will be paid to you.

4 Choose where to draw your payments and fees from

Choose **one** (X) option only for where your payments and fees will be taken from:

<input type="checkbox"/> Option 1: Take my payments and fees from the investment option with the highest balance (default) (go to step 5).	<table border="1"> <thead> <tr> <th colspan="2">Investment options</th> </tr> </thead> <tbody> <tr> <td colspan="2">PreMixed options</td> </tr> <tr> <td>High Growth</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Balanced</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Socially Aware</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Indexed Diversified</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Conservative Balanced</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Stable</td> <td><input type="checkbox"/></td> </tr> <tr> <td colspan="2">DIY Mix options</td> </tr> <tr> <td>Australian Shares</td> <td><input type="checkbox"/></td> </tr> <tr> <td>International Shares</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Diversified Fixed Interest</td> <td><input type="checkbox"/></td> </tr> <tr> <td>Cash</td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Investment options		PreMixed options		High Growth	<input type="checkbox"/>	Balanced	<input type="checkbox"/>	Socially Aware	<input type="checkbox"/>	Indexed Diversified	<input type="checkbox"/>	Conservative Balanced	<input type="checkbox"/>	Stable	<input type="checkbox"/>	DIY Mix options		Australian Shares	<input type="checkbox"/>	International Shares	<input type="checkbox"/>	Diversified Fixed Interest	<input type="checkbox"/>	Cash	<input type="checkbox"/>
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Cash	<input type="checkbox"/>																										
<p style="text-align: center;">OR</p> <input type="checkbox"/> Option 2: Take my payments and fees from each investment option in proportion to the balance in each option - pro-rata (go to step 5).																											
<p style="text-align: center;">OR</p> <input type="checkbox"/> Option 3: Take my payments and fees in the order chosen by me . Number your preferences (e.g. 1, 2, 3) to nominate the order you'd like your payments and fees taken from each investment option.																											

5 Nominate beneficiaries

You can choose (X) only 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 the *Nominating beneficiaries* section of the *TTR Income PDS* or *Choice Income PDS* (as applicable).
- **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 the *Nominating beneficiaries* section of the *TTR Income PDS* or *Choice Income PDS* (as applicable) or visit australiansuper.com/beneficiary

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 the *Nominating beneficiaries* section of the *TTR Income PDS* or *Choice Income PDS* (as applicable).

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 australiansuper.com/beneficiary and attach it to this application. Leave the rest of this section of the form blank, and go to step 6.

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 ¹	Residential address	% of benefit
	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Legal personal representative <input type="checkbox"/> Interdependent (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="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Legal personal representative <input type="checkbox"/> Interdependent (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="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Legal personal representative <input type="checkbox"/> Interdependent (executor or administrator of your estate)		<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> %
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	<input type="checkbox"/> Spouse <input type="checkbox"/> Financial dependant <input type="checkbox"/> Child <input type="checkbox"/> Legal personal representative <input type="checkbox"/> Interdependent (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="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"/> %

¹ Each relationship is defined by Superannuation Law.

