

Transfer Your Defined Benefit to an Accumulation Account

When to use this form

Use this form if you want to close your Defined Benefit account and transfer your funds into an existing Accumulation account.

If you want to open a Transition to Retirement Income account, Retirement Income account, and/or purchase a Lifetime Pension, you will also need to complete the Open an Income Account and/or Lifetime Pension form at the back of the Product Disclosure Statement for Income Account and Lifetime Pension, available at qsuper.qld.gov.au/pds

Please complete this form in **BLOCK** letters, in blue or black ink.

If you don't have an Accumulation account yet

You can open a QSuper Accumulation account in Member Online at memberonline.qsuper.qld.gov.au or with the Open an Accumulation Account form at qsuper.qld.gov.au/forms. Then you can return to complete this form.

1 Personal details

Client number

Your client number can be found on your annual statement or by logging in to Member Online.

Title

First name

Last name

Previous name¹ (if we know you by another name)

Date of birth (dd/mm/yyyy)

Home phone number

Mobile phone number

Work phone number

Email address

Residential address

State

Postcode

Postal address

As above

State

Postcode

¹ If your name has changed and you work for the Queensland Government, let your payroll office know and they will then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.

Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) is the trustee of Australian Retirement Trust (ABN 60 905 115 063).

2 Why are you transferring funds from your Defined Benefit account?

I have stopped working for my Defined Benefit employer.

My last day was (dd/mm/yyyy)

If you resigned from your employment and are under age 55, please complete section 3 of this form.

Please note: You may be able to keep your Defined Benefit account if you start working with another employer that allows continuation in the Defined Benefit account, within one month of leaving your original employer, and you have not withdrawn any of the benefit.

Contact us on **1300 360 750** if you would like to discuss your options, or you may want to consider seeking financial advice. For more information on your options call **1300 360 750** or visit qsuper.qld.gov.au/financial-advice

OR

I am still under age 65 and working for my Defined Benefit employer and am voluntarily transferring my funds. I understand that when my Defined Benefit account closes, I cannot transfer back into it.

If you are under age 55, please complete section 3 of this form.

OR

I am age 65 or over and still working for my Defined Benefit employer and am voluntarily transferring my money. I understand that if I select to close my Defined Benefit account, I cannot transfer back into it.

Please complete section 4 of this form.



Part of Australian Retirement Trust

3 Are you under age 55?

Complete this section of the form if you are under 55 years of age when you resign.

If you are under age 55 when you resign, we calculate your benefit and split it into two parts:

- The money you have contributed (including growth)
- The employer's contribution.

We retain the employer's contribution of your benefit as a Deferred Retirement Benefit, unless you transfer a discounted amount to the Accumulation account instead. Please confirm what you would like to do below:

I **want** the Deferred Retirement Benefit
(which is the default option).

OR

I **do not** want the Deferred Retirement Benefit, and I want QSuper to transfer a discounted value of my employer contributions to an Accumulation account as explained in the Defined Benefit Account Guide.

4 Are you over age 65 and still working for your Defined Benefit employer?

Complete this section of the form if you are over 65 years of age and are still working for your Defined Benefit employer.

If you are over 65 years old, you can access your Defined Benefit account funds by transferring it to an Accumulation account. If you are still working for your Defined Benefit employer, you can retain your Defined Benefit account and keep making contributions until you turn 75.

Please **close** my Defined Benefit account.

OR

Please **keep** my Defined Benefit account open.

If you transfer your Defined Benefit funds to an Accumulation account but keep your Defined Benefit account open, your multiple will be reduced to zero and start growing again with future contributions to your Defined Benefit.

We need to close your Defined Benefit account when you turn 75, and you cannot choose to keep your account open.

5 Investing in the Accumulation account

Tell us how you would like your transferred funds invested in your existing Accumulation account.

Invest my transferred funds according to my current investment preference otherwise, we will automatically pay into the default investment option, Lifetime. **Go to section 6.**

OR

Invest my transferred funds in the following way:

Investment option	Allocation
Our lifecycle option	
Lifetime	<input type="text"/> %
Diversified options	
High Growth	<input type="text"/> %
Balanced	<input type="text"/> %
Conservative-Balanced	<input type="text"/> %
Conservative	<input type="text"/> %
Balanced Risk-Adjusted	<input type="text"/> %
Socially Conscious Balanced	<input type="text"/> %
High Growth Index	<input type="text"/> %
Balanced Index	<input type="text"/> %
Asset class options	
Australian Shares Index	<input type="text"/> %
International Shares Hedged Index	<input type="text"/> %
International Shares Unhedged Index	<input type="text"/> %
Listed Property Index	<input type="text"/> %
Unlisted Assets	<input type="text"/> %
Bonds Index	<input type="text"/> %
Cash	<input type="text"/> %
Total	<input type="text"/> %

(Percentages must add up to 100%)

6 Accumulation account insurance

If eligible, you may receive default insurance cover with an Accumulation account. For available insurance and information on eligibility terms and conditions, please refer to the Insurance Guide.

I do not want to receive default cover.

- This means we will not automatically provide you with cover again, even if your employment situation changes. If you want to take out cover again, you can apply any time, subject to the eligibility terms and conditions at that time.
- Default insurance cover is provided in addition to any personalised Accumulation account insurance you may hold. We will not cancel any existing personalised cover as a result of this selection.
- If you leave this section blank and are eligible to receive default cover, it will be automatically applied to your Accumulation account.

7 Declaration and authorisation

- I am the person named on this form or have a power of attorney to act on the member's behalf.
- The information I have given on this form is true and correct.
- I have read the Defined Benefit Account Guide.
- I have read the Product Disclosure Statement for Accumulation Account.
- I understand that when I leave the Defined Benefit account, I cannot return (except in limited circumstances explained in the Defined Benefit Account Guide).

Name

Signature

(Please sign in blue or black pen – QSuper does not accept electronic signatures on this form.)

Date signed (dd/mm/yyyy)

 / /

Where to send this form

Please send your completed form to us by:

Post

QSuper
GPO Box 200
Brisbane QLD 4001

Email

qsuper@qsuper.qld.gov.au

To process your form, we need to have received **certification of your employment details from your employer**. Please speak to your payroll to find out when they will send us this required information.

Once we have all the information we need, we will do our best to process your request within seven working days of receiving your form and all information.

Member Centres

Visit qsuper.qld.gov.au/membercentres for locations

Member Services team

Phone 1300 360 750
Overseas +61 7 3239 1004
Monday to Friday 8.00am – 6.00pm (AEST)

Postal address GPO Box 200, Brisbane QLD 4001
Email qsuper@qsuper.qld.gov.au
Fax 1300 242 070
Website qsuper.qld.gov.au

This form and all QSuper products are issued by Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) (Trustee) as trustee for Australian Retirement Trust (ABN 60 905 115 063) (Fund). Any reference to "QSuper" is a reference to the Government Division of the Fund. This is general information only, so it does not take into account your personal objectives, financial situation, or needs. Before acquiring or continuing to hold any financial product, you should consider whether the product is right for you by reading the relevant product disclosure statement (PDS). The PDS and Target Market Determination (TMD) for QSuper products are available at qsuper.qld.gov.au/pds or call us on 1300 360 750 to request a copy. Where necessary, consider seeking professional advice tailored to your individual circumstances. We take protecting the privacy of personal information very seriously. We are collecting your personal information to set up and/or to administer your superannuation account. We may also disclose this information to third parties if we need to, if you have given consent to the disclosure, or if we are required to by law. If you want to know more about our privacy policy, including how we collect, hold, use, and disclose personal information, or how individuals can access or correct their information, visit qsuper.qld.gov.au/privacy or call us to request a copy.

ACCH-219. FO100.07/24.