

# Transfer your Deferred Retirement Benefit to an Accumulation Account

## When to use this form

Send us this form if you:

- Are turning 55 and want to tell us how you want your money invested when we transfer it to an Accumulation account
- Want to voluntarily close your Deferred Retirement Benefit account and transfer a discounted value of the funds to an Accumulation account. Please read the Defined Benefit Guide for an explanation on how this discounted amount is calculated.

We aim to process your request within seven working days of receiving this form.

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

## 1 Personal details

Client number

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

Title

First names

Last name

Previous name<sup>1</sup> (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

We recommend you speak with a financial adviser before choosing to close your Deferred Retirement Benefit account. The Deferred Retirement Benefit account is very different to the Accumulation account and is not easily comparable.

## 2 Investing in the Accumulation account

Please tell us how you would like your Deferred Retirement Benefit invested.

Invest my money according to my current investment preference or use the default option where I have not made an investment preference.  
**Go to section 3.**

OR

Invest my money in the following way:

Investment option	Allocation	Investment option	Allocation
Lifetime	<input type="text"/> %	Cash	<input type="text"/> %
Moderate	<input type="text"/> %	Diversified Bonds	<input type="text"/> %
Balanced	<input type="text"/> %	International Shares	<input type="text"/> %
Socially Responsible	<input type="text"/> %	Australian Shares	<input type="text"/> %
Aggressive	<input type="text"/> %	VPP (closed) <sup>2</sup>	<input type="text"/> %
		<b>Total</b> (must add up to 100%)	<input type="text"/> %

<sup>1</sup> If your name has changed and you work for a Queensland Government or related entity employer, let your payroll office know and they'll then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.

<sup>2</sup> VPP is only for existing holders of the VPP investment option.

### 3 Accumulation account insurance

**If eligible**, you may receive default insurance cover with an Accumulation account. For available insurance and information about 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.
- We will not cancel any existing Accumulation account insurance you may have as a result of this selection.

### 4 Declaration and authorisation

- I'm 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've read the Defined Benefit Account Guide.
- I've read the Product Disclosure Statement for Accumulation Account.
- I understand that if I close my Deferred Retirement Benefit account, I can't reopen it.
- I understand that any insurance I already hold or receive as a result of submitting an application for an Accumulation account will be cancelled by QSuper in certain circumstances.<sup>3</sup>
- I understand that if I'm under age 55 when leaving the Deferred Retirement Benefit, the amount transferred will be a discounted amount as explained in the Defined Benefit Account Guide.

**Name**

**Signature**

**Date signed (dd/mm/yyyy)**

/ /

<sup>3</sup> For details on available insurance, including eligibility and exclusions, please refer to the Insurance Guide available at [qsuper.qld.gov.au/pds](https://qsuper.qld.gov.au/pds)

#### Member Centres

Visit [qsuper.qld.gov.au/membercentres](https://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](mailto:qsuper@qsuper.qld.gov.au)  
**Fax** 1300 242 070  
**Website** [qsuper.qld.gov.au](https://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) as trustee for Australian Retirement Trust (ABN 60 905 115 063). Any reference to "QSuper" is a reference to the Government Division of Australian Retirement Trust. 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](https://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](https://qsuper.qld.gov.au/privacy) or call us to request a copy.