

# Change your APSS Pension details

If you have an existing APSS Pension account, use this form to:

1. Change your investment choices
2. Change your pension payment amount and frequency
3. Change your bank account payment instructions

Use a separate form for each Pension account if you have more than one.

If you need help, please visit [apss.com.au](http://apss.com.au) or contact *SuperPhone* on **1300 360 373**.

## Your Details

Gender:  Male  Female

Full name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Daytime phone: \_\_\_\_\_ Mobile phone: \_\_\_\_\_

Email: \_\_\_\_\_ Pension account number\*: \_\_\_\_\_

This number is shown on your Annual Benefit Statement.  
For Australia Post Employees it is the same as your APS number.

\*Changes on this form will apply only to this account. If you have more than one Pension account, you need to complete a separate form for each account.

What is the name of a beneficiary on your account? \_\_\_\_\_

If you don't currently have a beneficiary nominated, write 'no beneficiary'. However, you may wish to consider nominating someone by using the separate *Beneficiary nomination* form, available at [apss.com.au](http://apss.com.au) in the *Print a form* section under the *Publications & Forms* tab.

## Change your APSS Pension details (continued)

### 1. Change your investment choices

Complete this section only if you wish to update how you want your APSS Pension account invested, and which investment option(s) your APSS Pension payments will be drawn from.

**I want to change my investment options to the following:**

Cash \_\_\_\_\_ %

Conservative \_\_\_\_\_ %

Balanced \_\_\_\_\_ %

High Growth \_\_\_\_\_ %

**Total** \_\_\_\_\_ **100%**

**Must add up to 100%**

**Note:** These important investment choices will take effect from the next available fortnight, in line with Australia Post's payroll cycle, and will apply to the entire balance of your Pension Account until you change your investment choice.

#### Note

To switch all or part of your investment option allocation from the next fortnight, the APSS must receive your completed form on the Thursday prior to the start of the fortnight (if there are public holidays the APSS may need to receive the form earlier). Find out the next switching cut-off date by calling *SuperPhone* on **1300 360 373**. It may take a few days for your new instructions to be reflected online at [apss.com.au](http://apss.com.au).

**I want my pension payments to be withdrawn from my account as follows:**

**Proportionally** – (also known as 'pro-rata') payments will be withdrawn in proportion to the amount invested in each option at the time of each income payment.

**OR**

**A strategy of your choice\*** – you set the percentage that will be drawn down from each option as nominated below:

Cash \_\_\_\_\_ %

Conservative \_\_\_\_\_ %

Balanced \_\_\_\_\_ %

High Growth \_\_\_\_\_ %

**Total** \_\_\_\_\_ **100%**

**Must add up to 100%**

\*APSS Pension payments are automatically drawn proportionally as soon as any chosen investment option is exhausted.

### 2. Change your Pension payment amount and frequency

Complete this section if you wish to update the APSS Pension payment amount you would like to receive before tax, and how often you would like that amount to be paid.

**Amount:**

How much do you want to receive? (choose one only)

Maximum of 10%\* (For Transition to Retirement only)

Minimum amount allowed (refer to the PDS)

Specific amount per pension payment\* \$ \_\_\_\_\_

**Frequency:**

How often do you want to receive payments?

Twice per month\*\*

Monthly

Quarterly

Yearly (specify month): \_\_\_\_\_

\* If you choose to specify an amount, it must be above the minimum amount allowed (refer to the *Your APSS Pension PDS*). If you are opening your account as part of a transition to retirement strategy, the maximum amount is 10% of your APSS Pension account balance for the financial year.

\*\*Payments occur on the 11th and 25th day of each month, or the previous business day if either date falls on a day that is not a business day.

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## Change your APSS Pension details (continued)

### 3. Change your bank account payment instructions

Complete this section if you wish to update the bank account into which you would like your APSS Pension to be paid. This account must be held in your name.

**Please also attach a copy of your bank statement (issued within the last three months) for this account which states your name, the BSB and account number.** We only need to see your name, the BSB and account number. You can blank out amounts or transactions you don't want us to see.

Name of bank: \_\_\_\_\_ Branch: \_\_\_\_\_

Account name (must be held in your name): \_\_\_\_\_

Branch number or BSB (6 digits):

Account number (maximum 9 digits):

### Your declaration

#### Authorisation to the Trustee of the APSS

By signing this form I am making the following statements:

- I declare that I have read and understood the information contained in the most recent *Your APSS Pension* Product Disclosure Statement (PDS).
- I acknowledge that the provisions of the APSS Trust Deed and Rules (as amended from time to time) for the operation of the APSS Pension will bind me.
- I hereby authorise the APSS to change my APSS Pension account details in accordance with my instructions on this form.
- I authorise the Trustee to implement the investment choice as instructed on this form. I understand that my investment choice will only apply to my Pension account (and not any other APSS accounts I may have, if applicable). I understand that my investment choice may not be implemented if the instructions given on this form are incomplete or ambiguous.
- I understand that there are legal restrictions to accessing my super as part of a transition to retirement strategy, as explained in the *Your APSS Pension* PDS.
- I confirm that the information I have provided in this form is true and correct, and I acknowledge that making a false statement may have adverse implications for me and may mean I have to pay extra tax.
- I understand the importance of obtaining professional financial advice tailored to my particular circumstances before making decisions about my super.
- I understand that there is a \$1.6 million lifetime cap on pensions as explained in the *Your APSS Pension* PDS.

#### Privacy Collection Statement

I acknowledge and understand:

- that my personal information will be collected by the Trustee (PostSuper Pty Ltd) and stored and dealt with in accordance with the Trustee's Privacy Policy, available at [apss.com.au](http://apss.com.au), for the purpose of managing and administering my APSS Pension account;
- that if my personal information is not collected, then I will not be able to open an APSS Pension account;
- that my personal information may be disclosed to the Trustee's service providers, professional advisers, regulatory bodies and my employer (if applicable) and other parties (as required) in the course of managing and administering my account, as required by law or with my consent;
- that my personal information may be shared with overseas organisations and that I can obtain details of the countries in which such organisations are located by reading the Trustee's Privacy Policy;
- the Trustee's Privacy Policy contains information about how I can access and seek correction of any personal information held about me by the Trustee, how I can complain about a breach of the *Privacy Act 1988* (Cth) and how the Trustee will deal with any such complaint;
- if I have provided the Trustee with the personal information of any other individuals (i.e. nominated Beneficiaries), it is my responsibility to tell them that their personal information has been collected by the Trustee and to make them aware of the contents of this Privacy Collection Statement.

I consent to the handling of my information in this manner and acknowledge that I can access my personal information by contacting the APSS.

Your signature: \_\_\_\_\_ Date: \_\_\_\_\_



Please return this form by email to [sr@apss.com.au](mailto:sr@apss.com.au) or post it to APSS, Locked Bag A5005, Sydney South, NSW 1235