

# Spouse and Rollover Members

## About this Product Disclosure Statement

This Product Disclosure Statement (PDS) provides a summary of significant information about saving and investing super in either an APSS Spouse Account or an APSS Rollover Account, both of which are APSS Member Savings accounts. It refers to other important information (which forms part of the PDS). If you are thinking about opening an account, you should consider the whole PDS before making a decision.

This PDS contains general information only and doesn't take your personal financial situation or needs into account. You should obtain financial advice tailored to your particular circumstances.

Information in this PDS is current as at the date of the PDS. This PDS may change from time to time. Updated information can be found at [apss.com.au](http://apss.com.au) or you can have a hard copy mailed to you free of charge by calling SuperPhone on **1300 360 373**. If the changes are materially adverse to APSS Spouse and Rollover Members, we will replace this PDS. As an APSS Member, you will also be notified directly by mail of other material changes and significant events that affect your APSS membership, as required by law. Note that words and expressions capitalised in this PDS are defined on [apss.com.au](http://apss.com.au) in the *Glossary* under the *Publications & Forms* tab. Australia Post has consented to being named in this PDS and, where applicable, to the inclusion in this PDS of statements, in the form and context in which they are included, that are made by them or said to be based on statements made by them.

## 1. About APSS Member Savings accounts

The APSS was originally established to provide super for eligible Employees of Australia Post and any Associated Employer. It was later opened to their Spouses, and to Members leaving employment to enable them to retain their APSS membership in APSS Rollover and/or APSS Pension accounts. The APSS offers three types of super benefits 1) Defined Benefits (for Employee Members), 2) Pension accounts (for Members near to or in retirement) and 3) Member Savings accounts, which are the focus of this PDS. With flexibility and investment choice, APSS Member Savings accounts offer a great way to save for your retirement.

This PDS describes how to invest in an APSS Member Savings account if you are:

- an eligible Spouse of an Employee Member of the APSS (see below), or
- leaving employment with Australia Post or an Associated Employer and want to keep your APSS membership.

Separate PDSs describe how to:

- open APSS Member Savings accounts if you are an Employee Member (i.e. still employed by Australia Post or an Associated Employer).
- take your APSS benefit as an Allocated Pension or a Transition to Retirement Pension to turn those savings into income, if eligible.

## Contents

1. About APSS Member Savings accounts	Pages 1-2
2. How super works	Page 2
3. Benefits of investing with an APSS Member Savings account	Page 2
4. Risks of super	Page 3
5. How we invest your money	Pages 3-4
6. Fees and costs	Pages 5-6
7. How super is taxed	Pages 6-7
8. Insurance in your super	Page 8
9. How to open an account	Page 8
Forms	After page 8

# Product Disclosure Statement

APSS Member Savings accounts offer a choice of four investment options, which can also be 'blended' to create your very own unique investment choice using a combination of options. Learn more about these options in Section 5 of this PDS.

The APSS has a MySuper authorisation and the Balanced investment option is the APSS 'MySuper' product. As a corporate 'MySuper' product, the APSS can only accept Employer contributions from Australia Post or an Associated Employer for Rollover or Spouse Members currently employed by them. If you're such a Member, please initially contact your payroll department if you want this to occur. Please note that the APSS cannot accept third party employer contributions.

A product dashboard for the APSS Balanced (MySuper) option is available on [apss.com.au](https://apss.com.au) by clicking the *MySuper Dashboard* link on the home page. Product dashboards for the APSS' other investment options will also be included on the website when required by law.

The APSS website ([apss.com.au](https://apss.com.au) on the *APSS Governance* page under the *About* tab) includes Trustee and executive remuneration details and other APSS documents and information that must be disclosed under superannuation legislation.

## Important

If you want to open an account as a spouse, check that you are eligible. You should read the important information about *Who can open an account?* before making a decision. Go to the *Guide to your Member Savings* that accompanies this PDS, which can be downloaded from [apss.com.au](https://apss.com.au) under *Publications & Forms* by selecting *Product disclosure*. The material relating to *Who can open an account?* may change between the time you read this PDS and the day when you acquire the product.

## 2. How super works

Super is compulsory for most working Australians and is designed to help you achieve financial security and independence in retirement. Super can also be one of the most tax effective ways to save for retirement. In any super fund, including the APSS, you generally can't withdraw your super until you permanently retire upon reaching your Preservation age (which depends on your date of birth) or cease employment after age 60.

### Boosting your super

Here are some ways to boost your super.

- Make your own extra personal contributions.
- Combine other super accounts you may have into the APSS.
- Claim Government co-contributions if you are eligible.
- If you are the Spouse of an APSS Employee Member, get your partner to contribute to your account.

To be eligible to contribute to super, you must currently be:

- under 67; or
- between age 67 and 74\* (inclusive) and employed in the paid workforce on at least a part-time basis (at least 40 hours over 30 consecutive days in the current 2020-21 year); or

- between age 67 and 74\* (inclusive) and have not been employed in the paid workforce on at least a part-time basis (at least 40 hours over 30 consecutive days) in the current 2020-21 year, but were employed on that basis in the 2019-20 year; and you also had a total superannuation balance of less than \$300,000 on 30 June 2020 (including all your accounts, whether or not held with APSS). Note that restrictions apply such that this relief is only able to be used once.

\* Employee Members wishing to contribute to their Spouse's APSS Spouse Account can only do so if the Spouse is aged under 75.

If you're aged 65 or over, you may also contribute by making an eligible 'downsizer contribution' (see page 24 of the *Guide to your Member Savings* for more information).

The government provides tax savings on the money you contribute to your super, but there are limits on how much you can contribute to super each year. The government also restricts when you can withdraw your super. Information about contribution limits is on page 7.

Go to [www.ato.gov.au](https://www.ato.gov.au) or [www.moneysmart.gov.au](https://www.moneysmart.gov.au) to find out more about contributing to your super savings and the Government co-contribution.

## Can I choose another super fund?

Contributing to an APSS Member Savings account is voluntary and you can transfer some or all of your savings to another super fund at any time.

## 3. Benefits of investing with an APSS Member Savings account

An APSS Member Savings account offers a range of advantages such as:

- Choice of four investment options (or a combination).
- Access to [apss.com.au](https://apss.com.au) 24-hours a day, 7 days a week.
- Access to our specialist service representatives by calling *SuperPhone* on **1300 360 373** Monday to Friday, 9am – 5.30pm (Sydney time).
- Ability to combine any other super you may have into the APSS.
- Ability to keep your super in the APSS after leaving employment with Australia Post or an Associated Employer (if you are a current Employee Member).
- If eligible, ability to make personal Before-tax contributions by claiming a tax deduction for after-tax contributions (and notifying us using the correct form), subject to the \$25,000 a year Before-tax contribution limit described in Section 7.
- Flexibility to transfer your super into an APSS Pension account once you reach your Preservation age.
- Automatic insurance cover for eligible APSS Members, which pays a benefit if you die, suffer Total and Permanent Disablement (TPD) or become terminally ill, with the flexibility to either apply for more, or cancel the cover by opting out if you don't need it. Go to the *Guide to your Member Savings* that accompanies this PDS for all the details. Complete the *Confirm my insurance arrangements* form available to download at [apss.com.au](https://apss.com.au) on the *Print a form* page under the *Publications & Forms* tab to opt out/cancel your insurance, or to request the form you will need to apply for extra cover.

# Your Member Savings

## 4. Risks of super

All investments, including super, carry some level of risk that varies according to the assets that make up the investment portfolio and whether you take a long or short term view.

The level of risk you face depends on a range of factors:

- your age
- your investment goals
- your investment time frame
- whether you have other investments and the nature of those investments
- your tolerance to investment risk, including how comfortable you are with the possibility of poor or negative Investment returns from time to time.

When considering your investment in APSS Member Savings, it's important to understand that:

- Investment values and returns will vary over time.
- Generally, investments with the potential for the highest return over the long term also have the highest risk of losing value over the short term. The reverse is also true.
- Crediting Rates for the Conservative, Balanced and High Growth investment options are not guaranteed and your super may lose value due to negative returns. While Crediting Rates for the Cash investment option are also not guaranteed, returns cannot be negative while Australia Post continues to offer a Capital Guarantee for this option.
- Future returns may differ from past returns and past performance of any investment should not be used as a guide for future returns.
- Your APSS Member Savings may not be enough to provide adequately for your retirement.

Super and tax laws can often change and this may affect your super. The APSS governing rules or our policies may also change and this may impact your membership and benefits.

Australia Post and Associated Employers may change or end their arrangements with the APSS. Australia Post currently offers a Capital Guarantee for the Cash option, but there is no guarantee this will continue in the future. The APSS may also be terminated in future under the APSS governing rules. We will always notify you of any significant changes that may affect you.

### ! Important

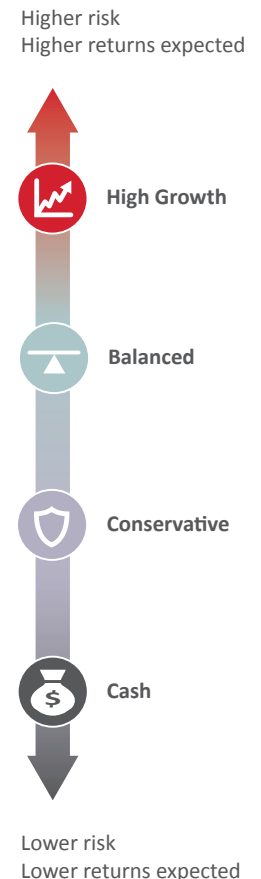
You should read the important information about *Your investment options* and *The basics of investing* before making a decision. Go to the *Guide to your Member Savings* that accompanies this PDS, which can be downloaded from [apss.com.au](http://apss.com.au) under *Publications & Forms* by selecting *Product disclosure*. The material relating to *Your investment options* and *The basics of investing* may change between the time you read this PDS and the day when you acquire the product.

## 5. How we invest your money

We invest your money according to your wishes; that is, in the investment choice you select. There's a range of four investment options to choose from, catering to different risk/return expectations. Your investment choices are the High Growth, Balanced, Conservative, and Cash options. If you don't make an active choice, then we invest it for you in the Balanced (MySuper) option.

You can pick one or a combination of these options. You can also choose one strategy for your existing balance, and make another choice for your future contributions.

All Members with an investment in the Balanced option – whether by default or active choice – are classified as 'MySuper' Members of the APSS. MySuper is an Australian Government super reform designed to allow super funds to provide a 'simple super' product to members. This is why you will sometimes see the Balanced option referred to as 'Balanced (MySuper)'. It is the same option. Being a MySuper member does not fundamentally change the way your super investment in the APSS works. It just means we must, by law, disclose things to you in a specific, prescribed way, and you must automatically receive a minimum level of insurance as explained in Section 8 of this PDS and the *Guide to your Member Savings*. Note that insurance cover is subject to eligibility requirements, cancellation, conditions and exclusions.



### ! Warning

Make sure you consider the likely Investment return, risk and your investment time frame when choosing an investment option.

### ! Important

You should read the important information about *Your investment options* and *Your insurance cover and choices* before making a decision. Go to the *Guide to your Member Savings* that accompanies this PDS, which can be downloaded from [apss.com.au](http://apss.com.au) under *Publications & Forms* by selecting *Product disclosure*. The material relating to *Your investment options* may change between the time you read this PDS and the day when you acquire the product.

# Product Disclosure Statement

## About the Balanced (MySuper) option

### Suitability

Designed for Members seeking to grow the value of savings significantly in excess of Inflation in the medium to long-term, with a moderate tolerance for volatile or negative short-term Investment returns.

### Return objective

The return that we aim to achieve for an option over a given time frame.

CPI\* + 3% pa

### Minimum suggested investment time frame

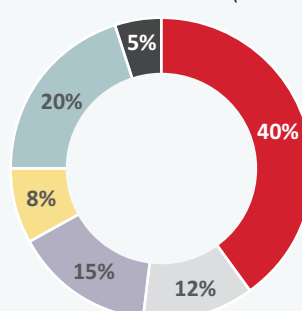
The minimum number of years you should invest in the option before expecting it to meet its return objective.

5 – 10 years

### Strategic Asset Allocation

The pie chart shows the assets each option is invested in. These may be adjusted within ranges (figures in brackets).

■ Public market shares (30%-50%)  
 ■ Private equity (0%-40%)  
 ■ Real assets (0%-25%)  
 ■ Alternative credit (0%-15%)  
 ■ Bonds (10%-30%)  
 ■ Cash (0%-20%)



### Risk Level

The number of times a negative annual return may occur within a 20-year period. This is also known as the Standard Risk Measure.

### High (Risk Band 6)

The estimated number of negative annual returns is expected to be 4 to less than 6 in every 20 years.

\*CPI stands for Consumer Price Index. CPI measures changes in prices over time of a standard basket of goods and services. It shows the impact of Inflation.

Full details about our complete range of investment options and their risk levels is available in the accompanying *Guide to your Member Savings*.

# Your Member Savings

## 6. Fees and costs

### DID YOU KNOW?

Small differences in both investment performance and fees and costs can have a substantial impact on your long term returns. For example, total annual fees and costs of 2% of your account balance rather than 1% could reduce your final return by up to 20% over a 30 year period (for example, reduce it from \$100,000 to \$80,000).

You should consider whether features such as superior investment performance or the provision of better member services justify higher fees and costs.

You or your employer, as applicable, may be able to negotiate to pay lower fees. Ask the fund or your financial adviser.

### TO FIND OUT MORE

If you would like to find out more, or see the impact of the fees based on your own circumstances, the **Australian Securities and Investments Commission (ASIC)** website ([www.moneysmart.gov.au](http://www.moneysmart.gov.au)) has a superannuation fee calculator to help you check out different fee options. ASIC's super calculator can be used to calculate the effect of fees and costs on your account balance.

This section shows fees and other costs that you may be charged for APSS Member Savings invested in the Balanced (MySuper) investment option. Fees and other costs for the other three investment options are disclosed in the *Guide to your Member Savings* that accompanies this PDS, which can be downloaded at [apss.com.au](http://apss.com.au) under *Publications & Forms* by selecting *Product disclosure*. These fees and other costs may be deducted from your money, from the returns on your investment or from the assets of the superannuation entity as a whole. You can use this information to compare costs between different superannuation products. The APSS can change fees, but you'll be given at least 30 days' advance notice of any increase to fees.

### Balanced (MySuper) investment option

Type of fee	Amount	How and when paid
Investment fee <sup>1*</sup>	Based on the percentage of your account balance invested in the Balanced investment option: 0.29%	Deducted from Investment returns before Crediting Rates are worked out
Administration fee <sup>1**</sup>	\$1.50 per week per account, plus 0.12% of your account balance each year, (subject to a fee cap) <sup>***</sup>	Deducted from your account monthly or on a pro-rata basis for part months when you leave the APSS
Buy-sell spread	Nil	Not applicable
Switching fee	Nil	Not applicable
Advice fees relating to all members investing in a particular MySuper product or investment option	Nil	Not applicable
Other fees and costs	Other fees, such as Activity fees, may also be charged. More information about such fees and costs is provided in the <i>Additional Explanation of Fees and Costs</i> in the <i>Guide to your Member Savings</i> that accompanies this PDS	
Indirect cost ratio <sup>1^</sup>	Based on the percentage of your account balance invested in the Balanced investment option: 0.64%	Deducted from Investment returns before Crediting Rates are worked out

<sup>1</sup> If your account balance for a product offered by the superannuation entity is less than \$6,000 at the end of the entity's income year, the total combined amount of administration fees, investment fees and indirect costs charged to you is capped at 3% of the account balance. Any amount charged in excess of that cap must be refunded.

\* The investment fees for the Balanced investment option reflects the actual investment fee amounts incurred in the 2019-20 financial year for that option.

\*\* Not applicable if you have an APSS Rollover Account and Australia Post or an Associated Employer is currently meeting its contribution obligations for you in the APSS.

\*\*\* The percentage-based administration fee is not charged on any amount of your account balance in excess of \$750,000.

^ The indirect cost ratio for the Balanced investment option reflects the actual indirect costs incurred in the 2019-20 financial year for that option.

Definitions of each of the fee types listed in the table can be found in the *Guide to your Member Savings* that accompanies this PDS and on [apss.com.au](http://apss.com.au) on the *Fees and costs* page under the *About* tab.

# Product Disclosure Statement

## Fees and costs (continued)

### Example of annual fees and costs for Member Savings accounts

This table gives an example of how the fees and costs for the Balanced (MySuper) investment option for this superannuation product can affect your superannuation investment over a 1 year period. You should use this table to compare this superannuation product with other superannuation products.

EXAMPLE – Balanced (MySuper) investment option		BALANCE OF \$50,000
Investment fees	0.29%	For every \$50,000 you have in the superannuation product you will be charged \$145 each year.
<b>PLUS</b> Administration fees	<ul style="list-style-type: none"> <li>\$1.50 per week per account (\$78 p.a.)</li> </ul> <b>PLUS</b> <ul style="list-style-type: none"> <li>0.12% pa of your Member Savings account balance</li> </ul>	<b>And</b> , you will be charged \$138 in administration fees each year; \$78 fixed (regardless of your balance), plus \$60 variable (based on a \$50,000 balance).
<b>PLUS</b> Indirect costs for the superannuation product	0.64%	<b>And</b> , indirect costs of \$320 each year will be deducted from your investment.
<b>EQUALS</b> Cost of product		If your balance was \$50,000, then for that year you will be charged fees of <b>\$603</b> for the superannuation product.

Note: Additional fees may apply.

### ! Important

You should read the important information about *More information about fees and costs* before making a decision. Go to the *Guide to your Member Savings*, which can be downloaded from [apss.com.au](http://apss.com.au) under *Publications & Forms* by selecting *Product disclosure*. The material relating to *More information about fees and costs* may change between the time when you read this PDS and the day when you acquire the product.

## 7. How super is taxed

Tax may be charged:

- when you contribute to your super,
- on any investment earnings, and
- when you withdraw your savings.

This section provides key information about tax on contributions, tax on investment earnings and tax on withdrawals.

### Tax on contributions

If you contribute to your account, the APSS may have to deduct tax from those contributions. The amount of the tax will depend on how much you contribute and if you contribute from your before or after tax income.

### ! Warning

There are also limits on how much you can contribute to your super. If you go over the limits you may pay extra tax.

Refer to the table at the top of the following page for a summary of the tax rates and limits for the 2020-21 financial year.



# Your Member Savings

Following are the tax rates and limits for the 2020-21 financial year.

Type of contribution	Contribution Limits <sup>^</sup>	Tax on contributions
<b>Before-tax</b>	\$25,000 a year, regardless of your age.	Contributions are taxed at 15%*. If you contribute more than the limit, the extra contributions will be taxed at your marginal tax rate*** less a tax offset for the 15% contributions tax already paid (plus an interest charge) and the extra contributions will count towards your after-tax contribution limit, unless released (see the <i>Guide to your Member Savings</i> that accompanies this PDS).
<b>After-tax</b> (includes contributions made to your account by your partner)	\$100,000 each year. If you are under 65, you can contribute up to \$300,000 in the first year of a three-year period.**	No tax is paid for contributions up to the after-tax contribution limit. Amounts contributed over the contribution limits are taxed at 47%, unless released. If excess contributions are released, tax is payable at your marginal tax rate*** on associated earnings, subject to a 15% tax offset for tax already paid on the earnings (see the <i>Guide to your Member Savings</i> that accompanies this PDS).

<sup>^</sup>Limits indexed to Average Weekly Ordinary Time Earnings (AWOTE).

\*An extra 15% tax may apply if your total adjusted income and Before-tax contributions exceeds \$250,000 in a financial year. See 'Tax for high income earners' in the *Guide to your Member Savings* that accompanies this PDS.

\*\* From 1 July 2017, the three-year bring forward contribution limit allows you to make an after-tax contribution exceeding the annual \$100,000 limit, but you cannot exceed \$300,000 of after-tax contributions over the three-year period, and no further after-tax contributions can be made once your total superannuation balance exceeds \$1.6 million.

\*\*\* Including the Medicare levy.

## Tax on investment earnings

Investment earnings are currently taxed at a maximum of 15%. Capital gains made by the APSS are generally taxed at a discounted effective rate of 10% in some circumstances.

## Tax on withdrawals

If you withdraw super before 60, the taxable component is taxed. How much it is taxed will depend on your age.

Component	Tax	
Tax free	No tax paid	
Taxable	Under Preservation age	Taxed at up to 20% + Medicare levy.
	Preservation age to 59	Up to \$215,000 is potentially tax free (for 2020-21). The remainder is taxed at up to 15% + Medicare levy.
	From age 60	No tax paid

### Warning

You should provide your Tax File Number (TFN) when you open your account.

If you don't provide your TFN, you may pay extra tax on your contributions and when you withdraw your super. We also can't accept member contributions from you if we don't have your TFN. See the '*Provide your Tax File Number (TFN)*' form at the end of this PDS for further details.

### Important

You should read the important information about *Contributions and tax* before making a decision. Go to the *Guide to your Member Savings* that accompanies this PDS, which can be downloaded from [apss.com.au](https://apss.com.au) under *Publications & Forms* by selecting *Product disclosure*. The material relating to *Contributions and tax* may change between the time you read this PDS and the day when you acquire the product.

# Product Disclosure Statement

## 8. Insurance in your super

Three types of cover are provided automatically when opening your Member Savings account (or at a later time when you meet the eligibility requirements) if you're eligible.

You are automatically covered for:

- 1) Death,
- 2) Total and Permanent Disablement (TPD),
- 3) Terminal Illness.

You're covered for all three.

Details of the eligibility criteria, costs and other conditions and exclusions is available in the *Guide to your Member Savings* that accompanies this PDS.

Although you're covered for three possible events, only one benefit would ever be payable. For example, if a terminally ill Member successfully claimed a Terminal Illness benefit, and later died, there would be no second insurance benefit payable upon death.

If eligible, you automatically get one 'unit' of insurance cover, which insures you for between \$7,420 and \$53,000 depending on your age. The weekly cost for one unit ranges from \$0.936 to \$4.412 depending on your age, with premiums payable from your Member Savings account on the last Friday of each month in arrears. However, the cost might be less where the Trustee can claim a tax deduction for the cost of the cover, in which case your share of that deduction will be credited back to your account.

You can change your insurance cover at any time. You can decline to have any insurance cover at all, or cancel your insurance at any

time, by 'opting out'. Alternatively, you can apply for additional units of cover, up to a total of 10 units, if you need more insurance cover. Your application for additional cover will need to be approved by the Insurer. Each additional unit will increase the cost of your weekly premium. To opt out, or request the form to apply for more cover, you need to complete the *Confirm my insurance arrangements* form available to download at [apss.com.au](http://apss.com.au) on the *Print a form* page under the *Publications & Forms* tab. If you are not eligible to receive automatic insurance, you may be able to 'opt-in' to insurance cover. More information on this is provided in the *Guide to your Member Savings* that accompanies this PDS.

### ! Warning

Please be aware that the insurance cover premiums for the automatic level of cover will be deducted from your account each month unless you elect to opt out of the cover and instruct the Trustee that you wish to do so.

### ! Warning

Important information about the insurance cover (including information about eligibility, cancellation, conditions and exclusions) is included in the *Guide to your Member Savings*. This information may affect your entitlement to insurance cover. You should read that information before deciding whether the insurance is appropriate for you.

## ! Important

You should read the important information about *Your insurance cover and choices* before making a decision. Go to the *Guide to your Member Savings* that accompanies this PDS, which can be downloaded from [apss.com.au](http://apss.com.au) under *Publications & Forms* by selecting *Product disclosure*. The material relating to *Your insurance cover and choices* may change between the time you read this PDS and the day when you acquire the product.

## 9. How to open an account

**For Spouse applications**, both the Employee Member and their Spouse need to complete the *Open an APSS Spouse Account* form provided in this PDS. The application must be accompanied by an initial after-tax contribution from the Employee Member. The Spouse needs to complete the *Provide your Tax File Number (TFN)* form unless they have already provided their TFN to the APSS.

**Rollover applications** are not required if you're happy for your total benefit to transfer automatically to an APSS Rollover Account. This will occur around 60 days after the APSS writes to you after you cease to be eligible to continue as an APSS Employee or Spouse member. You may of course apply within those 60 days to set up your new APSS arrangements sooner (e.g. confirm investment and insurance choices and re-confirm Beneficiary nominations that would otherwise lapse). To do this, use the *Open an APSS Rollover Account* form provided in this PDS, along with the *Make a Benefit Payment Direction* form issued separately (and select the APSS Rollover choice on that form).

You may also need to provide additional paperwork depending on your choices.

## Resolving complaints

If you're not satisfied about your super, you may wish to make a complaint in writing. You can use the APSS Complaint Form (request a copy over the phone), or you can write to: **Inquiries and Complaints Officer APSS via Locked Bag A5005, SYDNEY SOUTH NSW 1235.**

Generally, if we have not resolved your complaint to your satisfaction within 90 days, you may have a right to lodge a complaint about the decision with the **Australian Financial Complaints Authority (AFCA)**, an independent body established by the Federal Government to review, consider and resolve complaints from consumers across the entire financial system, including the superannuation sector. AFCA will review Trustee decisions relating to Members (as opposed to Trustee decisions relating to the management of the APSS as a whole).

Contact AFCA via phone **1800 931 678**, email [info@afca.org.au](mailto:info@afca.org.au) or write to **AFCA, GPO Box 3, Melbourne VIC 3001**. Go to [www.afca.org.au](http://www.afca.org.au) for more details.



# APSS Spouse Account

**Application and additional contribution forms**



Use the following forms to:

- Open an APSS Spouse Account
- Make a Spouse Account contribution

# Open an APSS Spouse Account

Please complete and return this form to confirm that you and your Spouse have read the attached *Your Member Savings Product Disclosure Statement* (PDS) and the *Guide to your Member Savings* and instruct us to process your application to open an APSS Spouse Account. Only current Employee Members of the APSS and their Spouses (who must meet the definition of 'Spouse') can open an APSS Spouse Account, as explained in the *Guide to your Member Savings*.

## PART A – EMPLOYEE MEMBER TO COMPLETE

### Your Details

Gender: ☐ Male ☐ Female

Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

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

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

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

Email: \_\_\_\_\_ Member number: \_\_\_\_\_

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

Your Spouse's name: \_\_\_\_\_

### ! Important

If the Spouse Member's Tax File Number (TFN) has not been quoted to the Trustee, the Trustee cannot accept member contributions made to their Spouse Account (from either the Employee Member or the Spouse Member). Therefore, to make a contribution using this form, the Spouse Member will need to provide the Trustee with their TFN. This can be done by completing the *Provide your Tax File Number* form in this PDS, or you can provide your TFN over the phone by calling SuperPhone on **1300 360 373**.

### Your contribution details

#### Contribution rules

To open the account, a contribution must first be made by you, the Employee Member, and the APSS can only accept contributions from you into your Spouse's APSS Spouse Account if your Spouse's TFN has been quoted to the Trustee and:

- your contribution is from after-tax money and you are not entitled to claim a tax deduction for the contribution; and
- your Spouse meets the relevant criteria to be eligible to be able to contribute to super as set out in Section 2 of this PDS – refer to *How super works* on page 2.

#### How will you be contributing to your Spouse's APSS Spouse Account?

☐ Regular contributions from my after-tax pay. Note that contributions can only be from after-tax pay into APSS Spouse Accounts.

Percentage: \_\_\_\_\_ % of my pay OR Amount: \$ \_\_\_\_\_ per pay period.

☐ Single lump sum after-tax contribution. Amount: \$ \_\_\_\_\_ from my pay.

☐ Single lump sum after-tax contribution. Amount: \$ \_\_\_\_\_

If selecting this last check box, please attach a personal cheque in your name, bank cheque or money order for this amount payable to 'Australia Post Superannuation Scheme' and return your completed form by posting it to APSS, Locked Bag A5005, Sydney South NSW 1235 so that your cheque and the form are returned together.

Australia Post Superannuation Scheme (ABN 42 045 077 895)  
Issuer: PostSuper Pty Ltd (ABN 85 064 225 841)  
RSE Licence Number L0002714 APSS Registration Number R1056549  
For more information call SuperPhone on **1300 360 373** or visit **apss.com.au**

Continue to next page



## Open an APSS Spouse Account – Part A (continued)

### Employee Member's declaration

I declare that the information I have provided on this form is true and correct.

I declare that I have read and understood the information contained in the attached *Your Member Savings PDS* and *Guide to your Member Savings*.

I hereby declare that the person nominated above meets the definition of 'Spouse' (as defined in the *Guide to your Member Savings* that makes up the PDS, available at [apss.com.au](https://apss.com.au) on the *Product disclosure* page under the *Publications & Forms* tab).

I also declare that my Spouse and I satisfy the Contribution Rules and eligibility criteria for making this contribution and the contribution is an after-tax (Non-concessional) contribution for which I am not eligible to claim a tax deduction.

I agree to make at least one contribution to the APSS on behalf of my Spouse.

I declare that my Spouse and I are both Australian residents for tax purposes.

I agree to inform the Trustee immediately if there is any change to my relationship with the Spouse Member so that they no longer meet the definition of 'Spouse' set out in the *Guide to your Member Savings* and to cease any contributions accordingly.

I understand that additional tax may be payable by the Spouse Member if the Before-tax contributions or after-tax contributions made to their super exceed the prescribed limits, as explained in the *Your Member Savings PDS* and the *Guide to your Member Savings*.

### 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](https://apss.com.au), for the purpose of opening, managing and administering my Spouse's APSS Spouse Account;
- that if my personal information is not collected, then my Spouse will not be able to open an APSS Spouse 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 Spouse's APSS Spouse 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; and
- 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.

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

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

For assistance completing this form, call SuperPhone on **1300 360 373**.

### ! Important

You and your Spouse should check your super contributions regularly to make sure you don't exceed the applicable annual limits. You can check your total contributions in the APSS for the financial year to date at [apss.com.au](https://apss.com.au). Login using your APSS Member number and password, then go to *Your Account* and click on *Concessional Contributions* or *Transaction History*.

**Please ensure that your Spouse completes Part B of this form.**

Continue to next page



# Open an APSS Spouse Account

Please complete and return both parts of this form to open an APSS Spouse Account. Part A of this form must be completed by you as an Employee Member of the APSS, and Part B must be completed by your Spouse.

## PART B – SPOUSE TO COMPLETE

### Your Details

Gender: ☐ Male ☐ Female

☐ Mr ☐ Mrs ☐ Ms Name: \_\_\_\_\_

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

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

Date of birth: \_\_\_\_\_

### Make your investment choice

Tell us how you want to invest your opening APSS Spouse Account balance and future contributions.

You can choose one investment option, or a combination. You can also choose to invest your balance in a different way to how any future contributions to your account are invested. If you do not make a choice on this form, the Balanced option will be your 'default' choice, and you will be classified as a MySuper Member as explained in Section 5 of this PDS.

Your investment choice will take effect from the date this form is processed.

Opening balance		Future contributions	
Cash option _____ %		Cash option _____ %	
Conservative option _____ %		Conservative option _____ %	
Balanced (MySuper) option _____ %		Balanced (MySuper) option _____ %	
High Growth option _____ %		High Growth option _____ %	
<b>Total</b> _____ <b>100 %</b>		<b>Total</b> _____ <b>100 %</b>	
<b>Must add up to 100%</b>		<b>Must add up to 100%</b>	

Continue to next page



## Open an APSS Spouse Account – Part B (continued)

### Your Beneficiary details

For more information about nominating Beneficiaries see the fact sheet *Choosing your Beneficiaries* at [apss.com.au](http://apss.com.au) on the *Fact Sheet* page under the *Publications and Forms* tab, or refer to the *Guide to your Member Savings* that accompanies this PDS.

It's a good idea to nominate Beneficiaries. You have two options – please choose ONE option only.

☐ **Option 1: Binding nomination**

Please complete the *Binding nomination* form included in the *Other forms* section at the back of this PDS. Your completed *Binding nomination* form must be mailed back to us as a hard copy (i.e. even if you email it back along with this application form).

**OR**

☐ **Option 2: Non-binding nomination**

Name: _____ Date of birth: _____ Address: _____ _____ Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Estate	%
Name: _____ Date of birth: _____ Address: _____ _____ Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Estate	%
Name: _____ Date of birth: _____ Address: _____ _____ Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Estate	%
<b>Total: 100%</b>	

If you would like to nominate more Beneficiaries than this form allows, call SuperPhone on **1300 360 373**.  
The total of all your nominations must equal 100%.

Continue to next page



## Open an APSS Spouse Account – Part B (continued)

### Spouse's declaration

I declare that I have read and understood the information contained in the attached *Your Member Savings PDS* and the *Guide to your Member Savings*.

I hereby declare that I meet the definition of 'Spouse' (as defined in the *Guide to your Member Savings* that makes up the PDS, available at **apss.com.au** on the *Product disclosure* page under the *Publications & Forms* tab) of the Employee Member identified in Part A.

I acknowledge that the provisions of the APSS Trust Deed and Rules (as amended from time to time) for the operation of the APSS Spouse Account will bind me.

I declare that I meet the relevant criteria to be eligible to be able to contribute to super as set out in Section 2 of this PDS.

I consent to any entitlements to benefits and other information concerning the APSS (and the APSS Spouse Account) being communicated in the statements and advice issued to the above mentioned Member from time to time while I remain their Spouse.

I declare that I am an Australian resident for tax purposes.

I agree to inform the Trustee immediately if there is any change to my relationship with the Employee Member so that I no longer meet the definition of 'Spouse' set out in the *Guide to your Member Savings* and to cease any contributions accordingly.

I declare that the information I have provided on this form is true and correct.

I understand that there are legal restrictions to accessing my super (Preservation rules) as explained in the *Your Member Savings PDS* and the *Guide to your Member Savings*.

I understand that additional tax may be payable if my Before-tax contributions or after-tax contributions exceed the prescribed limits.

I understand that any excess Before-tax contributions are also counted towards the after-tax contributions limit for the financial year.

I understand that my investment choice will be the Balanced option if the instructions given on this form are incomplete or ambiguous.

I understand that my investment choice will only apply to my Spouse Account (and not to any other APSS accounts I may have, if applicable).

I understand the importance of obtaining professional financial advice tailored to my particular circumstances before making decisions about my super.

### 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** for the purpose of managing and administering my APSS Spouse Account;
- that if my personal information is not collected, then I will not be able to open an APSS Spouse 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; and
- 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.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Important

We will not be able to process your application unless you have quoted your Tax File Number to the Trustee.

**Please ensure that your Spouse (who must be an Employee Member of the APSS employed by Australia Post or an Associated Employer) completes Part A of this form.**



When completed, this form can simply be sent back by email to **sr@apss.com.au** or by posting it to **APSS, Locked Bag A5005, Sydney South NSW 1235**.



# Make a Spouse Account contribution

This is the form you should use when you make a lump sum contribution into an existing APSS Spouse Account. This could be either an after-tax contribution by the Employee Member or Spouse Member, or a personal Before-tax contribution (made by the Spouse Member claiming a tax deduction for after-tax contributions). As this form may be used by either the Employee Member or Spouse Member, the reference to “you” and “your” is to the person making the contribution. The person making the contribution should complete and sign this form.

## Your Details

Name: \_\_\_\_\_

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

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

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

Employee Member number: \_\_\_\_\_ Spouse Member number: \_\_\_\_\_

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

This number is shown on your Spouse Annual Benefit Statement.

Email: \_\_\_\_\_

Contribution amount: \$ \_\_\_\_\_

Attach personal cheque in your name, bank cheque or money order for this amount made payable to the ‘Australia Post Superannuation Scheme’.

☐ After-tax contribution (Employee Member)

☐ After-tax contribution (Spouse Member) ☐ Before-tax contribution (Spouse Member)\*

\*Please call SuperPhone **1300 360 373** to discuss some extra paperwork you need to complete to make a Before-tax contribution. If you are the Spouse Member and intend to claim a tax deduction for your personal contribution, ask us for a *Section NAT 71121* form, which you will need to complete and return within the required time frame to claim your tax deduction.

We will not be able to accept any member contribution unless the Spouse Member has quoted their Tax File Number to the Trustee. We may also be required to deduct additional tax from any Before-tax contributions made to the Spouse Account (if applicable).

Does the Trustee have the Spouse Member’s TFN? ☐ Yes ☐ No

If the Spouse Member needs to provide the Trustee with their TFN in order for an after-tax contribution to be made using this form, this can be done by completing the *Provide your Tax File Number* form in the *Other forms* section at the back of this PDS, at [apss.com.au](https://apss.com.au) under *Publications & Forms*, or the Spouse Member can call SuperPhone on **1300 360 373** to provide their TFN over the phone.

### ! Important

Both the Employee and the Spouse Member should check their super contributions regularly to make sure you don’t exceed the applicable annual limits. You can check your total contributions in the APSS for the financial year to date at [apss.com.au](https://apss.com.au). Login using your APSS Member number and PIN/password, then go to *Your Account* and click on *Concessional Contributions* or *Transaction History*.



## Make a Spouse Account contribution (continued)

### Spouse Account investment choice

If the Spouse Member has not previously advised the APSS of their chosen investment option, the Cash Return Member Savings option applied to their Spouse Account balance as at 30 June 2017. From 1 July 2017, however, further contributions to the Spouse Account will be invested in the Balanced option, unless the Spouse Member specifies an investment choice. The Spouse Member should refer to the *Your Member Savings Product Disclosure Statement (PDS)* and the *Guide to your Member Savings* available at **apss.com.au** on the *Product disclosure* page under the *Publications & Forms* tab for more information.

To advise the APSS of their investment choice, the Spouse Member should complete the section below or the *Change your investment choice* form available at **apss.com.au** under the *Publication & Forms* tab.

The Spouse Member should consider obtaining professional financial product advice before making decisions about their super, including their investment choices.

#### ! Important

I instruct the Trustee to change the current investment option allocation for this account as detailed below.

#### Existing account balance:

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

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

Balanced (MySuper) option \_\_\_\_\_ %

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

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

**Must add up to 100%**

#### Future contributions and Rollovers into my account:

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

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

Balanced (MySuper) option \_\_\_\_\_ %

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

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

**Must add up to 100%**

#### Note

The changes are effective from the next available fortnight in line with Australia Post's payroll cycle. To switch all or part of the Spouse Member's investment option allocation from the next fortnight, the APSS must receive the completed form on the Thursday prior to the start of the fortnight (if there are public holidays the APSS will 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 from the end of the fortnight for the Spouse Member's instructions to be reflected online at **apss.com.au**.

Continue to next page



## Make a Spouse Account contribution (continued)

### Contribution Rules

#### If you are the Employee Member:

The APSS can only accept contributions from you into your Spouse's APSS Spouse Account if your Spouse's TFN has been quoted to the Trustee and:

- your contribution is from after-tax money and you are not entitled to claim a tax deduction for the contribution; and
- your Spouse meets the relevant criteria to be eligible to be able to contribute to super as set out in Section 2 of this PDS – refer to *How super works* on page 2.

#### If you are the Spouse Member:

The APSS can only accept contributions from you into your APSS Spouse Account if your TFN (for member contributions) has been quoted to the Trustee and:

- your contribution is a personal after-tax contribution or a personal Before-tax contribution (made by the Spouse Member claiming a tax deduction for after-tax contributions); and
- meet the relevant criteria to be eligible to be able to contribute to super as set out in Section 2 of this PDS – refer to *How super works* on page 2.

The APSS cannot accept employer contributions from a third-party employer.

### Authorisation to the Trustee of the APSS

I declare that I have read and understood the information contained in the *Your Member Savings PDS* and the *Guide to your Member Savings*, available at [apss.com.au](https://apss.com.au) on the *Product disclosure* page under the *Publications & Forms* tab.

I declare that I meet the Contribution Rules described above.

I understand that there are legal restrictions to accessing super (Preservation rules) as explained in the *Your Member Savings PDS* and the *Guide to your Member Savings*.

I understand that additional tax may be payable on any after-tax or Before-tax contributions above the prescribed limits. I also understand that any excess Before-tax contributions are counted towards the after-tax contributions limit for the financial year.

I understand the Trustee can only accept personal after-tax contributions into an APSS Spouse Account (or personal Before-tax contributions made by a Spouse Member claiming a tax deduction for their after-tax contributions).

I understand the Trustee will not accept contributions from a third party employer into an APSS Spouse Account.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Continue to next page



## Make a Spouse Account contribution (continued)

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### Spouse Member additional declarations

I authorise the Trustee to implement the investment choice for my Spouse Account as instructed on this form.

I understand that my investment choice will be effective from the next available fortnight in line with Australia Post's payroll cycle.

I understand that my investment choice will be the Balanced option if the instructions given on this form are incomplete or ambiguous.

I understand that my investment choice will only apply to my Spouse Account (and not any other APSS accounts I may have, if applicable).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



When completed, please mail this form and your cheque to **APSS, Locked Bag A5005, Sydney South NSW 1235.**

# APSS Rollover Account

**Application and additional contribution forms**



Use the following forms to:

- Open an APSS Rollover Account
- Make a Rollover Account contribution

# Open an APSS Rollover Account

You do not need to complete this form if you're happy for your total benefit to transfer automatically to an APSS Rollover Account. This will occur around 60 days after the APSS writes to you after you have left employment at Australia Post or an Associated Employer, or if you are an APSS Spouse Account member, after you have ceased to be eligible to remain in the Spouse Account as explained in the *Your Member Savings* PDS and the accompanying *Guide to your Member Savings*. Use this form only if you meet one of these conditions and wish to apply within those 60 days to set up your new APSS arrangements sooner and/or customise your new membership. For example, you can customise your investment options and insurance arrangements using this form, including nominating Beneficiaries. If applying on this form, you will also need to complete and return another form with it (i.e. the *Make a Benefit Payment Direction* form that will have been sent to you).

## Your Details

Gender: ☐ Male ☐ Female

Name: \_\_\_\_\_ Date of birth: \_\_\_\_\_

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

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

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

Email: \_\_\_\_\_ Member number: \_\_\_\_\_

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

Does the Trustee have your TFN? ☐ Yes ☐ No

## ! Important

If the Trustee does not have your Tax File Number (TFN), we cannot accept member contributions for you. We may also be required to deduct additional tax from Before-tax contributions made to your account. If you need to provide the Trustee with your TFN in order to make an after-tax contribution using this form, this can be done by completing the *Provide your Tax File Number* form in this PDS, or you can provide your TFN over the phone by calling SuperPhone on **1300 360 373**.

## Your Rollover Details

Please attach your *Make a Benefit Payment Direction* form to indicate the APSS benefit you want to transfer to an APSS Rollover Account. Members will be sent a *Make a Benefit Payment Direction* form upon ceasing employment (or ceasing to be eligible to retain an APSS Spouse Account). This form enables Members to advise us how they wish their benefit to be paid.

### Are you contributing any additional amounts to your APSS Rollover Account?

☐ Transfer from another superannuation fund.

Complete and attach the *Transfer other super into the APSS* form available at **apss.com.au** under the *Publication & Forms* tab or by calling **1300 360 373**.

☐ Other personal after-tax contribution totalling: \$ \_\_\_\_\_

Complete the *Your contribution details* section on the next page of this form and include a bank cheque or a personal cheque in your name made payable to 'Australia Post Superannuation Scheme'. If you select this option, please return your completed form by posting it to APSS, Locked Bag A5005, Sydney South NSW 1235 so that your cheque and the form are returned together.

Australia Post Superannuation Scheme (ABN 42 045 077 895)  
Issuer: PostSuper Pty Ltd (ABN 85 064 225 841)  
RSE Licence Number L0002714 APSS Registration Number R1056549  
For more information call SuperPhone on **1300 360 373** or visit **apss.com.au**

Continue to next page





## Open an APSS Rollover Account (continued)

### Your Contribution Details

#### Contribution rules

You can make additional contributions to your APSS Rollover Account provided that you meet the relevant criteria to be eligible to contribute to super as set out in Section 2 of this PDS – refer to *How super works* on page 2.

Contribution amount: \$ \_\_\_\_\_

Is this a Before-tax contribution?\*

☐ Yes

☐ No

\*Contributions for which a tax deduction is claimed are classified as Before-tax contributions. If you intend to claim a tax deduction for your personal contribution, please call SuperPhone on **1300 360 373** and ask us to send you a *Section NAT 71121* form. You will need to complete this form within the required time frame to claim your tax deduction.

#### ! Important

Check your super contributions regularly to make sure you don't exceed the applicable annual limits. You can check your total contributions in the APSS for the financial year to date at [apss.com.au](https://apss.com.au). Login using your APSS Member number and PIN/password, then go to *Your Account* and click on *Concessional Contributions* or *Transaction History*.

### Make your investment choice

Tell us how you want to invest your opening APSS Rollover Account balance and future contributions.

You can choose one investment option, or a combination. You can also choose to invest your balance in a different way to how any future contributions to your account are invested. **What you choose below will override any previous investment choices and apply to your entire APSS Rollover Account balance**, including the value of any final APSS Defined Benefit and any APSS Employee Member Savings transferred to create the opening balance of your Rollover Account. **If you do not make your investment choice in this section**, then any transferred Employee Member Savings that comprises part of the opening balance of your Rollover Account will be invested in the same investment option(s) that previously applied, but the value of any final APSS Defined Benefit transferred will be automatically invested in the Balanced investment option. The Balanced option will also be the default investment option for future contributions, unless you've previously provided instructions for the investment of future contributions for your transferred Employee Member Savings, in which case those instructions will continue to apply. If any of your Rollover Account balance is invested in the Balanced option, you will be classified as a MySuper Member as explained in Section 5 of this PDS.

Opening Balance		Future contributions	
Cash option _____ %		Cash option _____ %	
Conservative option _____ %		Conservative option _____ %	
Balanced (MySuper) option _____ %		Balanced (MySuper) option _____ %	
High Growth option _____ %		High Growth option _____ %	
<b>Total</b> _____ <b>100 %</b>		<b>Total</b> _____ <b>100 %</b>	
<b>Must add up to 100%</b>		<b>Must add up to 100%</b>	

#### When will my investment choice take effect?

Your investment choice will take effect from the date that this form is processed.

Continue to next page



## Open an APSS Rollover Account (continued)

### Nominate your Beneficiaries

For more information about nominating Beneficiaries see the fact sheet *Choosing your Beneficiaries* at **apss.com.au** on the *Fact sheets* page under the *Publications & Forms* tab, or refer to the *Guide to your Member Savings* that accompanies this PDS.

It's a good idea to nominate Beneficiaries. You have two options – please choose ONE option only.

☐ **Option 1: Binding nomination**

Binding nominations you have made in the past will not continue in your new APSS Rollover Account. To make a new Binding nomination, you need to complete the *Binding nomination* form included in the *Other forms* section at the back of this PDS. Your completed *Binding nomination* form must be mailed back to us as a hard copy (i.e. even if you email it back along with this application form).

**OR**

☐ **Option 2: Non-binding nomination**

Name: _____ Date of birth: _____ Address: _____ _____ Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Estate	%
Name: _____ Date of birth: _____ Address: _____ _____ Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Estate	%
Name: _____ Date of birth: _____ Address: _____ _____ Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Estate	%
<b>Total: 100%</b>	

If you would like to nominate more Beneficiaries than this form allows, call *SuperPhone* on **1300 360 373**.  
The total of all your nominations must equal 100%.

Continue to next page



## Open an APSS Rollover Account (continued)

### Authorisation to the Trustee of the APSS

I declare that I have read and understood the information contained in the attached *Your Member Savings PDS* and the *Guide to your Member Savings*.

I hereby authorise the APSS to proceed with opening my APSS Rollover Account.

I acknowledge that the provisions of the APSS Trust Deed and Rules (as amended from time to time) for the operation of the APSS Rollover Account will bind me.

I declare that the information I have provided on this form is true and correct.

I declare that I meet the Contribution Rules described on page 2 of this form.

I understand that there are legal restrictions to accessing my super (Preservation rules) as explained in the *Your Member Savings PDS* and the *Guide to your Member Savings*.

I understand the Trustee can only accept personal after-tax contributions into an APSS Rollover Account; or personal Before-tax contributions (made by claiming a tax deduction for after-tax contributions); or, as mentioned in Section 1 of this PDS, Employer contributions from Australia Post or an Associated Employer.

I understand the Trustee will not accept contributions from a third party employer into an APSS Rollover Account.

I understand that additional tax may be payable if my Before-tax contributions or after-tax contributions exceed the prescribed limits. I understand that any excess Before-tax contributions are also counted towards the after-tax contributions limit for the financial year.

I understand that if the instructions given on this form are incomplete or ambiguous, then any transferred Member Savings that comprise part of the opening balance of my Rollover Account will continue to be invested in the same investment option(s) that previously applied, but the value of any final APSS Defined Benefit transferred will be automatically invested in the Balanced investment option. The Balanced option will also be the default investment option for future contributions, unless I've previously provided instructions for the investment of future contributions for my transferred Member Savings, in which case those instructions will continue to apply.

I understand that my investment choice will only apply to my Rollover Account (and not to any other APSS accounts I may have, if applicable).

I understand the importance of obtaining professional financial advice tailored to my particular circumstances before making decisions about my super.

### 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](https://apss.com.au), for the purpose of managing and administering my APSS Rollover Account;
- that if my personal information is not collected, then I will not be able to open an APSS Rollover 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; and
- 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.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Important

The APSS cannot accept any member contributions into your account if you have not provided the Trustee with your Tax File Number (TFN). It is likely that we already have your TFN if you are applying to open an APSS Rollover Account.



When completed, this form can simply be sent back by email to [sr@apss.com.au](mailto:sr@apss.com.au) or by posting it to APSS, Locked Bag A5005, Sydney South NSW 1235.

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# Make a Rollover Account contribution

This is the form you should use when you make a lump sum contribution into your APSS Rollover Account. You must already have an APSS Rollover Account before you can make an additional contribution using this form.

## Your Details

Name: \_\_\_\_\_

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

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

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

Email: \_\_\_\_\_ Member number: \_\_\_\_\_

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

Contribution amount: \$ \_\_\_\_\_

Attach personal cheque in your name, bank cheque or money order for this amount made payable to the 'Australia Post Superannuation Scheme'.

☐ After-tax contribution ☐ Before-tax contribution\*

\*Please call SuperPhone **1300 360 373** to discuss the extra paperwork you need to complete to make a Before-tax contribution. If you intend to claim a tax deduction for your personal contribution, ask us for a *Section NAT 71121* form, which you will need to complete and return within the required time frame to claim your tax deduction.

We will not be able to accept any member contributions unless you have quoted your Tax File Number (TFN) to the Trustee. We may also be required to deduct additional tax from any Before-tax contributions (if applicable).

Does the Trustee have your TFN? ☐ Yes ☐ No

If you need to provide the Trustee with your TFN in order for an after-tax contribution to be made using this form, this can be done by completing the *Provide your Tax File Number* form that you can find in this *Your Member Savings* PDS, and also at [apss.com.au](https://apss.com.au) under *Publications & Forms*, or you can call SuperPhone on **1300 360 373** to provide your TFN over the phone.

## ! Important

Check your super contributions regularly to make sure you don't exceed the applicable annual limits. You can check your total contributions in the APSS for the financial year to date at [apss.com.au](https://apss.com.au). Login using your APSS Member number and PIN/Password, then go to *Your Account* and click on *Concessional Contributions* or *Transaction History*.



## Make a Rollover Account contribution (continued)

### Your investment choice

If you have not previously advised the APSS of your chosen investment option, from 1 July 2017, further contributions to your APSS Rollover Account will be invested in the Balanced option, unless you specify an investment choice. You should refer to the *Your Member Savings Product Disclosure Statement* (PDS) and the *Guide to your Member Savings* for more information before completing the section below. You should consider obtaining professional financial product advice before making decisions about your super, including your investment choices.

#### Important

I instruct the Trustee to change the current investment option allocation for this account as detailed below.

#### Existing account balance:

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

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

Balanced (MySuper) option \_\_\_\_\_ %

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

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

**Must add up to 100%**

#### Future contributions and Rollovers into my account:

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

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

Balanced (MySuper) option \_\_\_\_\_ %

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

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

**Must add up to 100%**

#### Note

The changes are effective from the next available fortnight in line with Australia Post's payroll cycle. To switch all or part of your investment option allocation from the next fortnight, the APSS must receive your completed form at least three complete business days before that fortnight begins. Find out the next switching cut off date by calling *SuperPhone* on **1300 360 373**. It may take a few days from the end of the fortnight for your new instructions to be reflected online at **apss.com.au**.

Continue to next page





## Make a Rollover Account contribution (continued)

### Contribution Rules

The APSS can only accept contributions from you into your APSS Rollover Account if your TFN (for after-tax contributions) has been quoted to the Trustee and:

- your contribution is a personal after-tax contribution, a personal Before-tax contribution (made by claiming a tax deduction for after-tax contributions), or an Employer contribution from Australia Post or an Associated Employer; and
- you meet the relevant criteria to be eligible to be able to contribute to super as set out in Section 2 of this PDS – refer to *How super works* on page 2.

The APSS cannot accept employer contributions from a third-party employer.

### Authorisation to the Trustee of the APSS

I declare that I have read and understood the information contained in the *Your Member Savings PDS* and the *Guide to your Member Savings*, available at [apss.com.au](https://apss.com.au) on the *Product disclosure* page under the *Publications & Forms* tab.

I declare that I meet the Contribution Rules described above.

I understand that there are legal restrictions to accessing super (Preservation rules) as explained in the *Your Member Savings PDS* and the *Guide to your Member Savings*.

I understand that additional tax may be payable on any after-tax or Before-tax contributions above the prescribed limits. I also understand that any excess Before-tax contributions are counted towards the after-tax contributions limit for the financial year.

I understand the Trustee can only accept personal after-tax contributions into an APSS Rollover Account; or personal Before-tax contributions (made by claiming a tax deduction for after-tax contributions); or, as mentioned in Section 1 of this PDS, Employer contributions from Australia Post or an Associated Employer.

I understand the Trustee will not accept contributions from a third party employer into an APSS Rollover Account.

I authorise the Trustee to implement the investment choice for my Rollover Account as instructed on this form (if applicable).

I understand that my investment choice will be effective from the next available fortnight in line with Australia Post's payroll cycle.

I understand that my investment choice will be the Balanced option if the instructions given on this form are incomplete or ambiguous.

I understand that my investment choice will only apply to my Rollover Account (and not any other APSS accounts I may have, if applicable).

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



When completed, please mail this form and your cheque to **APSS, Locked Bag A5005, Sydney South NSW 1235.**

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# Other forms

## Spouse and Rollover Members



Use the following forms to:

- Make a Binding nomination
- Provide your Tax File Number (TFN)

# Binding nomination

Please read this information before completing pages 2-4 of this form to make a Binding nomination.

## What is a Binding nomination?

A Binding nomination instructs the APSS how to pay your death benefit if you die.

As long as it's valid and in effect at the date of your death, the nomination is legally binding and the Trustee **must** pay your benefit to the Beneficiaries you have nominated in the proportions set out in this form (subject to certain exclusions such as family court orders).

The APSS will not accept a Binding nomination made under a power of attorney.

## Who can I nominate as a Beneficiary?

For a Binding nomination to be valid, the people you list in Section 3 of this form must be your Dependants and/or legal personal representative.

Your Dependants include:

- Your Spouse (including defacto and same sex)
- Your Child (including step, adopted or ex-nuptial)
- Other financial dependants (someone who relies on you financially)
- A person who has an Interdependent Relationship with you.

### Interdependent Relationship

An Interdependent Relationship means:

- you live with someone in a close personal relationship, and
- one of you provides the other with financial assistance, domestic support and personal care.

If you have a close personal relationship but don't meet the other requirements because either or both of you suffer from a disability, or you are temporarily living apart (e.g. temporarily working overseas or in prison), your relationship may still be classified as interdependent.

## Lapsing and non-lapsing Binding nominations

APSS offers two types of Binding nomination: lapsing and non-lapsing. A valid Binding nomination (lapsing) remains valid for three years from the date you sign the form. The expiry date of your Binding nomination (lapsing) will be shown on your *Benefit Statement* and we'll also send you a reminder before your nomination expires.

A valid Binding nomination (non-lapsing) will not expire unless you amend or revoke it, and will be effective when accepted by the Trustee. If you don't make a choice on the *Binding nomination* form, your nomination will be treated as lapsing.

If you choose to make a Binding nomination (whether lapsing or non-lapsing), please ensure to keep it up to date, as the Trustee may be bound by that nomination even if your circumstances change.

## What if I change my mind?

You can cancel your Binding nomination at any time. To cancel your nomination you need to complete Sections 1, 2, 4 and 5 of this form and return it to us.

## What if my nomination is invalid?

If your Binding nomination is invalid for any reason at the date of your death, the Trustee must pay your benefit to one or more of your Dependants and/or legal representative, in proportions determined by the Trustee.

Examples of an invalid nomination include:

- Any of the people nominated on this form dies before you do, or
- The individuals nominated no longer qualify as your Dependants at the time of your death, or
- This form was not correctly signed and witnessed. (We will write to you if this occurs.)

If you have made a Binding nomination (lapsing), your nomination may also be invalid if your nomination was made more than three years ago, and therefore has expired.

## Privacy

The Trustee recognises the importance of protecting your personal information and is committed to complying with its privacy law obligations. To find out more about how APSS collects and manages your personal information, please refer to the Scheme's Privacy Policy which is available from the APSS website at [apss.com.au](https://apss.com.au) or by calling SuperPhone on **1300 360 373** Monday to Friday 9am to 5.30pm (Sydney time).



## Binding nomination (continued)

Use this form to make, change or cancel an existing Binding nomination for your APSS super benefit.

Before completing this form, read the information set out on page 1 of this form. Please print in CAPITAL LETTERS and place a cross X in any applicable boxes.

I wish to: (Select ONE box only)

- ☐ **Make** a Binding nomination – Complete sections **1, 2, 3, and 5**
- ☐ **Change** an existing Binding nomination – Complete sections **1, 2, 3, and 5**
- ☐ **Cancel** an existing Binding nomination – Complete sections **1, 2, 4, and 5**

### ! Important

By completing this form you are overriding any previous Binding nominations.

## 1. Your nomination instruction

I would like this Binding nomination instruction to apply to my: (Select ONE box only)

- ☐ Rollover Account
- ☐ Spouse Account

### Type of nomination

I would like my Binding nomination to be: (Select ONE box only)

- ☐ Lapsing\*
- ☐ Non-lapsing

**\*Note:** If you don't make a choice, your nomination will default to a lapsing Binding nomination.

### ! Important

If you have both a Defined Benefit and a Rollover Account and/or an APSS Pension, then you will need to complete a separate form for each membership category.

## 2. Your personal details

Title: ☐ Mr ☐ Ms ☐ Mrs ☐ Miss ☐ Dr ☐ Other: \_\_\_\_\_

Last name: \_\_\_\_\_ First name: \_\_\_\_\_

Date of birth: \_\_\_\_\_ APS / Member number: \_\_\_\_\_

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

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

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

Provide your contact details below in case we have a question we need to ask you regarding this form:

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Continue to next page



## Binding nomination (continued)

## 3. Your Beneficiary details

Beneficiary 1		
Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Legal personal representative/Estate	Name: _____ Address: _____ _____ _____ Date of birth: _____	%
Beneficiary 2		
Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Legal personal representative/Estate	Name: _____ Address: _____ _____ _____ Date of birth: _____	%
Beneficiary 3		
Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Legal personal representative/Estate	Name: _____ Address: _____ _____ _____ Date of birth: _____	%
Beneficiary 4		
Relationship to you: <input type="checkbox"/> Spouse <input type="checkbox"/> Interdependent Relationship <input type="checkbox"/> Child <input type="checkbox"/> Financial Dependant <input type="checkbox"/> Legal personal representative/Estate	Name: _____ Address: _____ _____ _____ Date of birth: _____	%
If you would like to nominate more Beneficiaries than this form allows, call SuperPhone on <b>1300 360 373</b> . <b>The total of all your nominations must equal 100%.</b>		<b>Total: 100%</b>

For more information about nominating Beneficiaries see the fact sheet *Choosing your Beneficiaries* at [apss.com.au](http://apss.com.au) on the *Fact Sheet* page under the *Publications and Forms* tab, or refer to the *Guide to your Member Savings* that accompanies this PDS.

## 4. Cancel your current Binding nomination

- ☐ Please cancel my previous Binding nomination and pay benefits at the APSS Trustee's discretion to my Dependents or legal personal representative/Estate.

Continue to next page





## Binding nomination (continued)

### 5. Member and witness declaration

#### Member declaration

I acknowledge that:

- I have read and understood the information on page 1 of this form and I understand the terms on which this nomination is made.
- the people listed at Section 3 must be either my Spouse, Child, financial dependant, a person who has an Interdependent Relationship with me or a legal personal representative of my estate when I die.
- I can cancel this nomination at any time.
- this nomination only applies to my super accounts listed in Section 1.
- if this nomination is invalid or has not been received by APSS when I die, my death benefit will be paid at the Trustee's discretion.
- if I have made a lapsing Binding nomination, it is only valid for three years from when I sign this form.
- if I have made a valid non-lapsing Binding nomination which has been accepted by the Trustee, it will not expire after three years.
- this declaration must be signed by me in the presence of two witnesses over age 18, who are not nominees on this form.

#### 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](https://apss.com.au), for the purpose of managing and administering my APSS Account;
- that if my personal information is not collected, then the Trustee may not be able to manage and administer my APSS 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; and
- 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.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### Witness declaration

I declare that I am over age 18, I am not a Beneficiary nominated on this form and the Member signed this Binding nomination in my presence.

##### Witness 1

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

Signature: \_\_\_\_\_ Today's date: \_\_\_\_\_

##### Witness 2

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

Signature: \_\_\_\_\_ Today's date: \_\_\_\_\_



Please return the **original copy** of this form to **APSS, Locked Bag A5005, Sydney South, NSW 1235**  
**Note: Faxes or emailed copies will not be accepted as we need an original signature.**

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# Provide your Tax File Number (TFN)

Please complete and return this form to provide the Trustee with your TFN.

Under the *Superannuation Industry (Supervision) Act 1993*, the Trustee of the APSS is authorised to collect, use and disclose your TFN.

The Trustee of the APSS may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the Trustee of the APSS in writing that your TFN not be disclosed to any other superannuation provider.

## ! Important

Declining to quote your TFN to the Trustee of the APSS is not an offence. However, giving your TFN to the APSS will have the following advantages:

- The APSS will be able to accept all permitted types of contributions to your nominated APSS account.
- Other than the tax that may ordinarily apply, you will not pay more tax than you need to. This affects both contributions to your superannuation, and benefit payments when you start drawing down your superannuation benefits.
- It will make it much easier to find different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

## I elect to provide my TFN to the Trustee of the APSS

Surname: \_\_\_\_\_ Given name: \_\_\_\_\_

Tax File Number: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Member number: \_\_\_\_\_

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

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Australia Post Superannuation Scheme (ABN 42 045 077 895)

Issuer: PostSuper Pty Ltd (ABN 85 064 225 841)

RSE Licence Number L0002714 APSS Registration Number R1056549

For more information call SuperPhone on 1300 360 373 or visit [apss.com.au](http://apss.com.au)



When completed, this form can simply be sent back by email to [sr@apss.com.au](mailto:sr@apss.com.au)  
or by posting it to **APSS, Locked Bag A5005, Sydney South NSW 1235.**

## Product Disclosure Statement

## Spouse and Rollover Members



### How to contact us



*SuperPhone* **1300 360 373** Monday to  
Friday, 9.00am – 5.30pm (Sydney time).



**sr@apss.com.au**



**apss.com.au**  
**apss.com.au/MemberAccess**



APSS, Locked Bag A5005,  
Sydney South, NSW 1235