



Combine your
retirement savings

Reboot your retirement income account

A reboot strategy could help you combine your retirement savings into a new account.

If you already have a Retirement Income account or Transition to Retirement (TTR) Income account with us, you can't add more money to it. But there may be times when you'd like to add to your retirement savings. For example, if you:

- keep working after starting your income account and you've built up more super
- decide to combine your super and/or retirement accounts into a single account
- have personal savings or an inheritance that you'd like to move into the tax-effective retirement phase of super.

With a reboot strategy, we'll help you combine your savings into a new Retirement Income or TTR Income account.

You should seek personal advice to confirm if rebooting your account will have tax or social security implications.

How do I reboot my account?

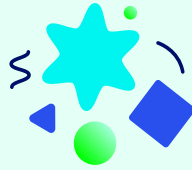
1.

Transfer your Retirement Income or TTR Income account into a CareSuper super account.



2.

Combine your other super and/or personal savings into your CareSuper super account.

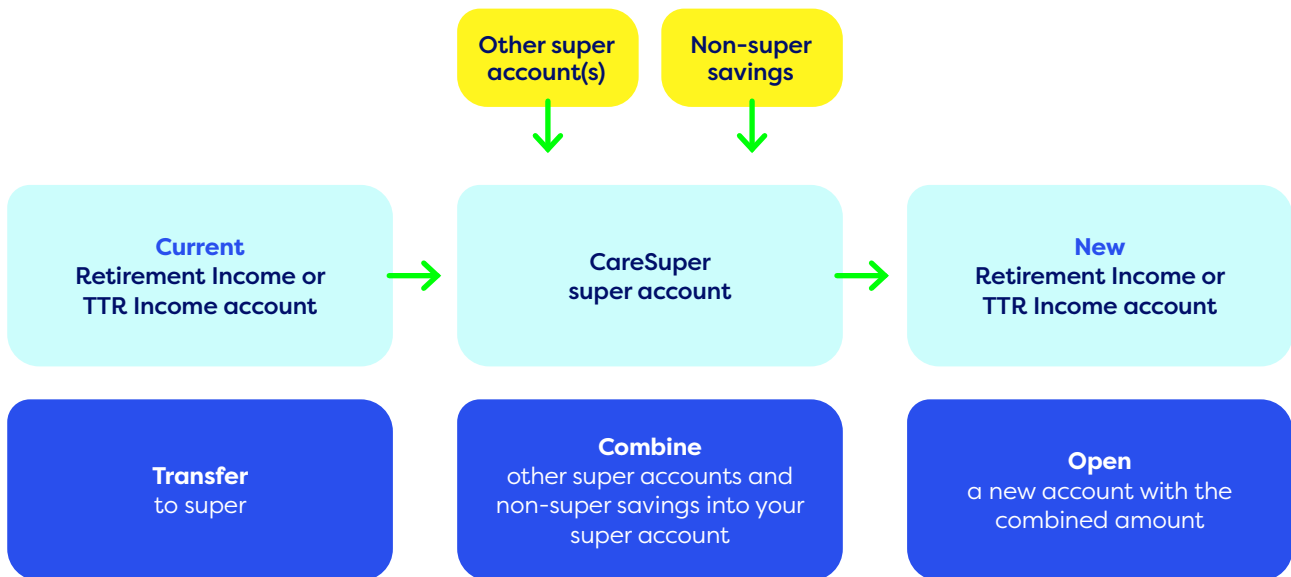


3.

Open a new Retirement Income or TTR Income account with the combined amount.



The attached *Reboot your retirement income* form will help you complete these steps. You'll also need to arrange the transfers and contributions for step 2.



Important information

- It may take up to 10 business days to reboot your account, and your first income payment from your new account will be made in the next available payment run after your new account is set up. Make sure you have sufficient cash available in case your income payments are delayed.
- Because you're opening a new Retirement Income or TTR Income account, you'll receive a new account number.
- Your income payment amounts may change as a result of the reboot strategy. See *Income payments* on this page for more details.
- When your new account is set up, all of the funds will be invested in line with your current account balance instruction on your existing Retirement Income or TTR Income account.
- Your new Retirement Income or TTR Income account needs to have a starting balance of at least \$20,000.
- If you want to keep your CareSuper super account open so you can keep receiving contributions, you'll need to keep at least \$6,000 in this account. For more details, read our *Member PDS* available at caresuper.com.au/pds.
- If your CareSuper super account is closed, any insurance you may have will cease.
- If you want to add non-super money to your new retirement income account, you need to be eligible to contribute to super. Read our *Super contributions* fact sheet for more details.



Are you invested in the Direct Investment Option (DIO)?

You can't transfer DIO investments from a Retirement Income account into a super account. If you want to reboot your account, you'll need to sell down your DIO investments first.

Things to do before rebooting



If you want to claim a tax deduction for personal contributions made into your CareSuper super account, or split your contributions with your spouse, you must do this before submitting this form.



If you want to combine other super or retirement accounts with your CareSuper savings, contact us before completing this form.

Watch the caps!

Contribution caps apply when contributing to super, and you may pay extra tax if you exceed the caps. Read our *Super contributions* fact sheet or call us on **1800 005 166** for more details.

The transfer balance cap is a limit on how much super can be transferred into retirement phase income products like our Flexible and Managed Income accounts. TTR Income accounts don't count towards the cap.

You'll need to make sure that the total amount you transfer into the retirement phase is less than the \$1.9 million transfer balance cap (2024-25) or your personal transfer balance cap, if lower. For more information on the transfer balance cap, visit the Australian Taxation Office website at ato.gov.au.

Impacts on your account

Because you're opening a new Retirement Income or TTR Income account, you'll receive a new account number. Your existing number won't carry forward to the new account.

Your new account will generally be the same type as you held previously. For example, if you originally held a Flexible Income account, your new rebooted account will also be a Flexible Income account.

If you hold a TTR Income account, we may convert it to a Flexible Income account if you tell us you've satisfied a condition of release.

Income payments

Your payment frequency and bank account will remain the same as your current account.

Opening your new Retirement Income or TTR Income account will recalculate your minimum and maximum requirements. We may need to adjust your income payment amounts to meet these new requirements.

We may need to make one last payment from your existing account prior to transferring your balance if you haven't received your pro-rata minimum payment for the financial year.

Your first income payment from your new account will be made in the next available payment run after your new account is set up.

Investments

Your investment instructions in your existing account will carry forward to your new account.

It's important to note that when your new account is set up, all of the funds will be invested in line with your current account balance instruction on your existing account.

Please note that you can't transfer DIO investments from Flexible Income accounts to super accounts. If you hold DIO investments, you'll need to sell these and transfer the funds to non-DIO investment options before you can reboot your account.

Beneficiaries

Your beneficiary nomination will stay the same as your current retirement account. We'll confirm your nomination when we set up your new account.

You can view your nominations in **Member Online** at any time. You can update non-binding nominations in **Member Online** or by calling us on **1800 005 166**, but changes to binding and reversionary nominations will need a form to be completed.

How can I change my account?

Our *Reboot your retirement income* form will carry forward most of your existing instructions into your new account.

If you want to change your income payments, investments or beneficiaries, you'll need to request these changes separately after your reboot has been processed.

You can make changes to your account in **Member Online**, using our forms or by calling us on **1800 005 188**.



We're here to help you make the most of your super

You can access general information, education, and personal advice about your CareSuper account at no extra cost.

If you need advice on your entire financial situation or have more complex needs, we can assist with that too. There might be an additional cost, but we'll explain any fees upfront, and you'll only pay for the services you agree to.

For more details, visit caresuper.com.au/advice.



All our forms and publications are available at caresuper.com.au/forms-publications or call us, and we'll send you a copy.

Here to help

1800 005 166 (+61 3 7042 2723 if overseas)
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This document contains general information only and doesn't take into account your objectives, financial situation or needs. Before making a decision about CareSuper, you should consider if this information is right for you. You may also wish to consult a licensed financial adviser. Consider the PDS and TMD at caresuper.com.au/pds. Any advice provided in this document is provided by CareSuper Advice Pty Ltd ABN 78 102 167 877, AFSL 284443. A copy of the *Financial services guide* for CareSuper is available at caresuper.com.au/fsg.

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Issuer is CareSuper Pty Ltd ABN 14 008 650 628, AFSL 238718, the trustee of CareSuper ABN 74 559 365 913.

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Reboot your retirement income

1800 005 166

info@caresuper.com.au

GPO Box 1547, Hobart TAS 7001

Important information

Make sure you've read and understood the important information on the front of this form before proceeding. Call us if you have any questions.

Rebooting your account may take up to 10 business days.

Section 1

Your personal details

Member number

Income account number

Date of birth (DD MM YYYY)

Last name

Given name(s)

Residential address

Suburb/Town/City

State

Postcode

Preferred phone

Email

Section 2

Your current situation

Place an X in the box below that applies to you. Select one only.

I'm aged 60-64 and still working. I'm topping up my Transition to Retirement Income account.

I'm aged 60-64 and have permanently retired. I don't intend to work again for 10 or more hours a week.

Date of retirement (DD MM YYYY)

I'm aged 60-64 and have ended an employment arrangement since turning 60.

Date your employment arrangement ended (DD MM YYYY)

I'm aged 65 or older.



Section 3

Source of funds and timing

Your CareSuper account number

If you don't have a CareSuper account, we'll set one up for you.

I want to add the following funds to my CareSuper account before my retirement income account is rebooted:

If you want to add non-super money or combine other super or retirement income accounts with your CareSuper retirement income savings, call us before completing this form.

transfer my other super or retirement income account to CareSuper.

Fund name(s)

voluntary super contributions.

Approximate amount:

\$

I want to start my new retirement income account with:

the total combined balance of my CareSuper and CareSuper retirement income accounts.

This will close your CareSuper account and any insurance you have will cease. The final amount paid may vary due to investment earnings, tax and fees. Please check with your employer that any final contributions have gone into your account before you complete this form.

OR

An amount of: \$

The amount shown above will transfer into your new retirement income account, with any remaining funds staying in your CareSuper account. You need to leave at least \$6,000 in your CareSuper account to keep it open and there's a minimum opening account balance of \$20,000 to start a CareSuper retirement income. We may adjust the amount shown above to meet this requirement.

Timing of your reboot

I want to delay my reboot until after my next payment date.

Section 4

Member declaration

I authorise CareSuper to reboot my retirement income. By signing this form I acknowledge that:

- to the best of my knowledge, the information I've provided is true and correct
- I've read and understood the latest *Retirement Income PDS* or the *Transition to Retirement PDS*, whichever is applicable, available at caresuper.com.au/pds and agree to be bound by it
- I've read and understood the attached fact sheet, and agree that my income payments, investments and beneficiary nominations in my existing retirement income account will continue in my new account
- I'll be bound by the policies, procedures, trust deed and rules that govern CareSuper and relevant laws and note that the trust deed prevails if there's any inconsistency
- the trustee has advised me to obtain personal financial advice and I've received all the information I need to understand the choices I've made
- my first payment will be made in the next available payment run
- I consent to the use of my personal information as outlined in CareSuper's *Privacy policy* available at caresuper.com.au/privacy-policy or by calling us on **1800 005 166**

Your signature

Date (DD MM YYYY)



Return the completed, signed and dated form via:

- upload using the Contact Us portal in Member Online
- email to info@caresuper.com.au
- mail to CareSuper, GPO Box 1547, Hobart TAS 7001