

# Application for Accumulate Plus member account

Call us on **1800 023 928** with any questions or visit [oursuperfund.com.au](http://oursuperfund.com.au).

## Use of this form

You only need to complete this form if you're a member of another division of the fund (e.g. Retirement Access or Defined Benefits) applying to open an Accumulate Plus account. You **don't** need to complete this form if you're a Commonwealth Bank Group employee (including an employee of an Associated Employer such as Bankwest) – in this case, if you'd like the Group to make employer contributions to Accumulate Plus, you can nominate 'Commonwealth Bank Group Super' under choice of fund rules through Sidekick and an account will be opened automatically for you when we receive the first contribution from the Group. For more about Accumulate Plus, read our **Member Guide (Product Disclosure Statement (PDS))** and **Reference Guides** from [oursuperfund.com.au/pds](http://oursuperfund.com.au/pds) or call 1800 023 928 for a copy. If you're applying to open a spouse account, please complete our separate **Application for Accumulate Plus spouse account**.

## Section 1: Details of existing membership (\*required)

Complete details of your existing fund membership.

Which of the following applies to your current fund membership?

Retirement Access member       Defined Benefit member

Current account/member number

Which of the following applies to you?

Currently employed by Commonwealth Bank Group – date you last commenced employment

No longer employed by Commonwealth Bank Group

## Section 2: Details of applicant

Fields marked with an asterisk (\*) must be completed.

Title:  Mr    Mrs    Miss    Ms   Other        Male    Female

\*Full given name(s)

\*Surname

\*Residential address – PO Box is **not** acceptable

Unit number  Street number  Street name

Suburb  State  Post code  Country

Postal address – if different to above

Unit number  Street number  PO Box  Street name

Suburb  State  Post code  Country

\*Main country of residence

\*Date of birth (dd/mm/yyyy)

\*Occupation

Tax file number --

Under the SIS Act 1993, you're not obliged to disclose your TFN but there may be consequences – read more in the *Providing your TFN* section on page 4.

Either Mobile number\* and/or

Daytime phone number

Email

By providing your **mobile**, you consent to its use for security validations, e.g. to transact online. By providing your **email**, you consent to receiving communications such as newsletters, significant event notices and other important information to this email, although from time to time we may still need to send you information by post. Note: If no mobile, you **must** give a daytime contact number.



### Section 3. Contribution to open account

Applications must be accompanied by a minimum opening amount of \$100 as a member contribution. To be eligible to make a personal contribution, you must be under age 67. If you're aged 67 to 74, you can make a member contribution providing you meet contribution work test rules, in which case you should also complete our **Contribution work test declaration** form (available from [oursuperfund.com.au/forms](http://oursuperfund.com.au/forms)) and provide it with this application. If you choose not to provide your TFN in section 2, we can't accept member contributions (see page 4).

You can't open a member account with a rollover, except where you're transferring super back to Accumulate Plus from a Retirement Access account in our fund. In this case, there's generally at least one NSW bank business day where this money is not invested while the amount is withdrawn from Retirement Access and then deposited to Accumulate Plus.

I enclose a cheque for \$  payable to 'Commonwealth Bank Group Super'.

I'm transferring the following amount from my existing Retirement Access account \$

### Section 4. Investment options

#### Investment selection

You should read the **Reference Guide: Investments** before making any investment selection. Your selected option(s) also applies to all future contributions and/or transfers unless you tell us otherwise. If you don't select an option below, or if your selection doesn't total 100%, the default Balanced (MySuper) investment option applies. We make no representation that this default option is the most appropriate option for you. You can change your investment selection at any time. If you select more than one option, we deduct the monthly administration fee and any insurance premiums from each option in the same proportion as your account balance.

Choose one or more of the following investment options:

Important: Each option has a different level of potential risk and return – please consider your personal circumstances carefully.

Investment option name	Investment option objective	Risk band & label (see box below)	Min. suggested investment timeframe	Percentage of balance
Conservative	Avg. net return over 10 years of CPI + 1% p.a.	2 (Low)	3 years or more	<input type="text"/> %
Moderate	Avg. net return over 10 years of CPI + 1.5% p.a.	3 (Low–med)	3 years or more	<input type="text"/> %
Balanced (MySuper)	Avg. net return over 10 years of CPI + 2.5% p.a.	4 (Medium)	5 years or more	<input type="text"/> %
Growth	Avg. net return over 10 years of CPI + 3% p.a.	5 (Med–high)	7 years or more	<input type="text"/> %
Cash	Avg. gross return over 10 years that exceeds Bloomberg AusBond Bank Bill Index	1 (Very low)	1 year or more	<input type="text"/> %
Fixed Interest	Avg. gross return over 10 years that exceeds composite benchmark determined by the trustee	2 (Low)	3 years or more	<input type="text"/> %
Australian Shares	Avg. gross return over 10 years that exceeds S&P ASX300 index with dividends reinvested	7 (Very high)	10 years or more	<input type="text"/> %
International Shares	Avg. gross return over 10 years that exceeds MSCI All Countries World ex Australia 25% hedged to Australian dollars index with dividends reinvested	6 (High)	10 years or more	<input type="text"/> %
			<b>Total must equal</b>	<b>100%</b>

We use the Standard Risk Measure (SRM) scale outlined in this table (right) to describe our investment options. The SRM is not a complete assessment of all forms of risk. Negative returns and/or increased volatility of returns may occur more or less frequently than the estimates provided. Read our **Reference Guide: Investments** for more details.

Risk band & label	Estimated number of years with a negative annual return over any 20-year period
1 – Very low	Less than 0.5 years
2 – Low	0.5 to less than 1 year
3 – Low to medium	1 to less than 2 years
4 – Medium	2 to less than 3 years
5 – Medium to high	3 to less than 4 years
6 – High	4 to less than 6 years
7 – Very high	6 or more years



## Section 5. Declaration and signature – to be completed by new member applicant

I hereby apply for membership of Accumulate Plus. I declare and agree that:

- I've read the current **Member Guide (Product Disclosure Statement (PDS)) for Accumulate Plus** to which this application form applies and the material incorporated by reference (**Reference Guides**), together referred to as '**the PDS**' and I've accepted the offer in Australia.
- The information I've given in this application is correct and complete.
- I undertake to provide the fund any requested information relating to my membership and to notify the fund if that information changes.
- I understand that membership of Accumulate Plus is subject to the terms of the fund's trust deed and the insurance policy if applicable. If there are any differences between what's written in the PDS and the trust deed or insurance policy, the trust deed or insurance policy prevails.
- If I'm withdrawing or transferring money from another account in the fund to open this Accumulate Plus account, there will generally be at least one NSW bank business day where this money is not invested.
- By providing an email address I consent to receiving communications, notices, including statements, newsletters and other important information, to my email address, and by providing a mobile number I consent to its use for security validations, and I understand that I can change these contact preferences at any time.
- By providing my tax file number, I give consent to its use and disclosure as set out in **Reference Guide: How super is taxed**.
- I have read and understood the Privacy section of **Reference Guide: General information** and I acknowledge and consent to the use and disclosure of my personal information as detailed in that section.
- I agree with the terms and conditions for transacting with the fund as set out in **Reference Guide: General information** and on the fund's website.
- Any future investments will be invested in line with the last investment selection I have made, or invested into the default option if I've never selected an option or if my selection does not total 100%, unless I instruct you otherwise.
- The fund and/or its related entities will not be liable to me or other persons for any loss suffered (including consequential loss) in circumstances where transactions are delayed, blocked, frozen or where the fund refuses to process a transaction.
- Investments in the fund and its investment options are not investments, deposits or other liabilities of Commonwealth Bank of Australia or its subsidiaries and are subject to investment and other risks, including possible delays in repayment and the loss of income and principal invested.
- Neither the fund nor Commonwealth Bank of Australia or its subsidiaries guarantee the repayment of capital or the performance of options or any particular rate of return from the investment options.
- I understand and consent to my information being collected, disclosed and used in accordance with the fund's privacy policy, which is available by contacting the fund or visiting **oursuperfund.com.au** (under the 'Privacy' link on the homepage).

Signature of new  
member applicant

Print name

Date

dd / mm / yyyy

**Return your completed form to Commonwealth Bank Group Super:  
Mail: GPO Box 4303, Melbourne VIC 3001**

Member interests in Commonwealth Bank Group Super (the fund) (ABN 24 248 426 878) are issued by Commonwealth Bank Officers Superannuation Corporation Pty Limited (the trustee) (ABN 76 074 519 798, AFSL 246418). The target market for this product can be found in the product's Target Market Determination at [oursuperfund.com.au/tmd](http://oursuperfund.com.au/tmd).



## Providing your TFN

Under the *Superannuation Industry (Supervision) Act 1993*, we are authorised to collect, use and disclose your TFN.

We may disclose your TFN to another super provider when your benefits are being transferred, unless you request to us in writing that your TFN is not disclosed to any other super provider.

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

- We will be able to accept all permitted types of contributions to your 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 super and benefit payments when you start drawing down your super benefits.
- It will make it much easier to find different super accounts in your name so that you receive all your super benefits when you retire.

If you complete a TFN declaration for your employer, they are required to notify us of your TFN. If, at any time, you have provided your TFN to your employer for super purposes, they are required to notify us of your TFN when a contribution or allocation is made to your account.

The legal purposes for using a TFN may change in the future. If laws change, the consequences of not providing the TFN may also change.

**\*Important note:** Our fund rules generally require an application to be accompanied by an opening contribution. To accept a voluntary member (personal) contribution, by law we must hold your TFN. If you choose not to provide your TFN on this application, we can't accept the opening contribution and therefore can't open a new account.

If you're over age 67, there are also other restrictions on making member contributions. Read the note at the beginning of Section 3 of this form, or read our *Reference Guide: Contributing to your super* for more information on contribution rules.

## Other features and options available for your account

The following is an overview of some features and options available in Accumulate Plus. Please read the most up-to-date *Member Guide (PDS)* and *Reference Guides* before finalising any decisions about your account – visit [oursuperfund.com.au/pds](https://oursuperfund.com.au/pds) or call us for a copy.

Forms are available from [oursuperfund.com.au/forms](https://oursuperfund.com.au/forms).

### Consolidate or transfer super from other funds

You can transfer super from another super fund into Accumulate Plus once your account is open by calling us on 1800 023 928 or by completing our *Request to transfer my super balance* form.

Alternatively, log into Group Super Online ([oursuperfund.com.au/login](https://oursuperfund.com.au/login)) or the Group Super App to search for your super.

**Important:** Whenever you change funds you should check how it might affect any benefits you have in your other fund, such as insurance cover. We don't charge you a contribution or transfer fee.

If you transfer your total account balance from another super fund, you may be eligible to transfer any Death and Total and Permanent Disablement (TPD), Death-only and/or Salary Continuance (income protection) insurance cover you have in that fund as well. This may make it easier for you to consider consolidating your super. Find out more in our relevant *Reference Guide: Insurance cover*.

### Insurance cover

You may be eligible to apply for Death and TPD or Death-only cover, and/or Salary Continuance cover. Find out more in the relevant *Reference Guide: Insurance cover* for more information.

### Beneficiaries for your account

If you have specific wishes about who should receive the balance of your account if you die, you should make a non-lapsing death benefit death nomination. Find out more in our *Reference Guide: Death benefits*.

