

Application for Accumulate Plus spouse account

Call us on **1800 023 928** with any questions or visit **oursuperfund.com.au**.

Use of this form

Complete this form if you're applying to open an Accumulate Plus account where you're the legal or de facto spouse of a current fund member. For more information about Accumulate Plus, read our **Member Guide (Product Disclosure Statement (PDS)) and Reference Guides**, available from oursuperfund.com.au/pds or call 1800 023 928 for a copy.

Important note: A spouse account in our fund must be opened with a spouse contribution. To be eligible to receive a spouse contribution certain eligibility criteria apply, including that the spouse applicant must be under age 67. If you are between ages 67 and 74, you can receive a spouse 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) and provide it with this application. You can't open a spouse account with another type of contribution or a rollover, although these can be accepted once the account is open. You can find more information on contribution rules in the **Reference Guide: Contributing to your super**.

Section 1: Details of existing member (*required)

The existing fund member, not the spouse member applicant, must complete this section.

Which of the following applies to your current fund membership?

Accumulate Plus member Retirement Access member Defined Benefit member

Your current account/member number

***The existing fund member must also complete Section 3 of this form.**

Section 2: Details of new spouse member 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, including the important note, 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. Spouse contribution to open account – to be completed by the existing fund member (not spouse applicant)

An application **must** be accompanied by a minimum opening amount of \$100, made as a **spouse contribution by the existing fund member**, who should complete this section. To be eligible to receive a spouse contribution, certain eligibility criteria apply including that the spouse applicant must be under age 67. If the spouse applicant is aged 67 and 74, they can receive a spouse contribution providing they meet contribution work test rules, in which case they should also complete our **Contribution work test declaration** form (available from oursuperfund.com.au/forms) and provide it with this application. The spouse contribution must be from a bank account in which the existing member is a named account holder. You can't open a spouse account with another type of contribution or a rollover, although these can be accepted once the account is open.

If the spouse applicant chooses not to provide their TFN in section 2, we can't accept the spouse contribution (read 'Providing your TFN' on page 4).

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

Section 4. Investment options

Investment selection

You should read the **Reference Guide: Investments** before making any investment selection. Your selected option(s) also apply 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"/> %
Total must equal				100%

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 spouse member applicant

I hereby apply for spouse 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.
- 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 collection, use and disclosure of my personal information as detailed in that section and 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).
- I agree with the terms and conditions for transacting with the fund as set out in **Reference Guide: General information** and on the fund 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.

Signature of new
member applicant

x

Print name

Date

dd / mm / yyyy

Section 6. Declaration and signature – to be completed by existing fund member

- I declare that the new spouse member applicant named in Section 2 of this form is my 'spouse', who is defined for the purposes of opening a spouse account as (i) a person who is legally married to me, (ii) a person (whether of the same or opposite sex) with whom I am in a relationship registered under a prescribed state/territory relationships register, or (iii) a person (whether of the same or opposite sex) who, although not legally married to me, lives with me on a genuine domestic basis in a relationship as couple.
- I understand that all contributions to the applicant's account, including the opening spouse contribution detailed in section 3, and any future contributions or rollovers whether made by me or the applicant, are preserved in the applicant's name.
- 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
existing member

x

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.



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 and super laws require an application for a spouse account to be accompanied by an opening spouse contribution from an existing member. In order to accept a spouse contribution, by law we must hold a TFN. If the spouse applicant chooses not to provide their TFN on this application, we can't accept the opening contribution and therefore can't open a new account.

If the spouse applicant is over age 67, there are also other restrictions on receiving 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 refer to the most up-to-date **Member Guide (PDS)** and **Reference Guides** before finalising any decisions about your account – visit oursuperfund.com.au/pds or call us for a copy.

Forms are available from 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) 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 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**.

