

Income Stream

Members Booklet



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Introduction

ElectricSuper offers members who have reached the government's preservation age a choice of Income Stream (or 'account-based pension') products:

- a Retirement Income Stream;
- a Transition to Retirement Pension

How old do I need to be?

Refer to the table below for the minimum age to start an Income Stream:

Date of birth	Minimum age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
1 July 1964 or after	60

Which Income Stream product you are eligible to use will depend on whether you have retired or are still working.

This booklet summarises the general features of the Income Stream products. The Rules for ElectricSuper contain more detail in relation to the circumstances in which these products will be available.

Retirement Income Stream – a summary

Upon retirement you can transfer part or all of your lump sum benefit into a Retirement Income Stream Account under Division 5. Payments can then be made from the balance of your Retirement Income Stream Account. The balance in this account will be allocated with earnings at rates that depend on the investment option you select. Payments to you and fees are deducted from the balance (other amounts may also need to be deducted from the balance, such as negative investment earnings). Payments cease when the balance falls below \$1,500. When this occurs the balance of your account is paid to you.

Other conditions also apply to an ElectricSuper Retirement Income Stream. (see page 5)

Transition to Retirement Pension (TRP) – a summary

If you are still working with an ElectricSuper participating employer, you may be able to take what is known as a Transition to Retirement Pension (or TRP) subject to certain conditions. Typically members may use a TRP to reduce working hours and take additional income to cover the lost earnings. However, members may continue to work full-time whilst in receipt of a TRP.

To access a TRP you transfer all or part of your accrued benefit into a separate TRP Account in Division 5 from which payments are made (see page 8).

Depending on the amount transferred there may be implications on your ongoing non-TRP benefits (see page 9).

Financial advice

There are many benefits for members who take their superannuation as an Income Stream. Like most things in life however there are also risks involved which are summarised in this booklet. As always when dealing with financial matters we recommend that you obtain advice from a licensed or appropriately authorised financial advisor.

Income Stream products at a glance

Further details on how both these options work is explained in detail later in the booklet, however a summary is shown here. Please note, fees may be subject to change in the future.

	Retirement Income Stream	Transition to Retirement
Do I have to be retired?	Yes (unless you have reached age 65)	No
How much do I need?	A minimum of \$30,000 in superannuation to invest. You can commence a second income stream with a minimum amount of \$10,000	A minimum of \$30,000 in superannuation to invest. You can commence a second TRP with a minimum amount of \$10,000
How often are payments made?	Your choice of fortnightly, monthly, quarterly, six-monthly or annually	Your choice of fortnightly, monthly, quarterly, six-monthly or annually
How much can I receive as regular payments?	It is up to you, subject to taking a certain minimum amount per annum (see www.electricsuper.com.au/investments)	It is up to you, but must be between minimum and maximum limits per annum (see www.electricsuper.com.au/investments)
Can I take out additional lump sums?	Yes	No (subject to exceptions)
What investment options are available?	There are four investment options to choose from (or a combination). If you don't make a choice your funds will be invested in the Balanced Growth investment option (see www.electricsuper.com.au/investments)	There are four investment options to choose from (or a combination). If you don't make a choice your funds will be invested in the Balanced Growth investment option (see www.electricsuper.com.au/investments)
Can I make contributions or rollover other funds in?	Not into your Income Stream account, but if you retain a small non-Income Stream balance in Division 5, these amounts can be added to this balance	Not into your TRP Account, but these amounts can still be added to your non-TRP super with ElectricSuper

Continued on next page...

	Retirement Income Stream	Transition to Retirement
Can I nominate beneficiaries in the event of my death?	Yes	Yes
Will details be available on the ElectricSuper Website?	Yes	Yes
Entry Fee	Nil	Nil
Administration Fee	0.4% of account balance (max \$800 p.a.)	0.4% of account balance (max \$800 p.a.)
Investment Management Fee	A percentage of account balance depending on investment option (see www.electricsuper.com.au/about-us/fees)	A percentage of account balance depending on investment option (see www.electricsuper.com.au/about-us/fees)
Investment Switching Fee	Nil	Nil
Lump Sum Withdrawal Fee	Nil	Nil
Binding Nomination Fee	Nil	Nil
Account Closure Fee	Nil	Nil

Retirement Income Stream

How does a Retirement Income Stream work?

If you have reached the government's preservation age and have retired from employment with your employer, or are at least 65 years old (even if you are still working), you can take a Retirement Income Stream.

You may also be able to take a Retirement Income Stream if you have ceased employment and meet certain other conditions such as if the Board is satisfied that you are unlikely, because of ill-health, to engage in gainful employment for which you are reasonably qualified. These other kinds of income streams are not dealt with in this booklet.

Members of Divisions 2, 4 and 5 simply transfer part or all of any lump sum benefit you are entitled to receive into a Retirement Income Stream Account. Members of Division 3 can use any lump sum benefits and/or would need to elect to commute all or part of your pension to a lump sum and transfer it to a Retirement Income Stream Account.

Please note that once you start receiving your Retirement Income Stream payments you cannot make further contributions or roll-over any other amounts into your current Retirement Income Stream Account. If you retain a small non-Income Stream account in Division 5, you may add further amounts to this balance, and even use it to open another Retirement Income Stream Account under Division 5 with a minimum amount of \$10,000.

Once you have transferred your lump sum benefit into a Retirement Income Stream Account under Division 5, you decide, subject to some conditions, how much you want to receive as regular payments into your nominated bank account each payment period.

Once your Retirement Income Stream Account is set up your account balance will increase with any positive investment earnings and decrease with fees, negative investment earnings, your Retirement Income Stream payments and any lump sum withdrawals you make. (Other amounts may also need to be deducted from the balance, such as where the Board must give effect to a family law splitting order).

Your regular payments will continue to be paid to you until the balance remaining in your Retirement Income Stream Account is \$1,500. When this happens the balance in your Retirement Income Stream Account will be paid to you.

Transfer Balance Cap

Each individual now has a personal 'transfer balance cap' which limits the amount which can be held or transferred into the tax-free 'retirement phase' of superannuation. Any retirement income streams commenced prior to 1 July 2017 will count towards the cap from that date. New retirement income streams commencing after 1 July 2017 will be counted towards the cap when they commence.

Fluctuations in your income stream account balance do not impact on how much has already been counted towards your cap, eg. reductions in your income stream account balance due to regular pension payments does not mean that you can 'top-up' your account if you have already used up your cap allowance. Similarly, increases in your income stream account balance due to investment earnings will not take you over the cap.

Transition to retirement pensions do not count towards the transfer balance cap until you reach age 65 or have met other certain conditions.

For further information, please refer to the ATO website (www.ato.gov.au).

Benefits

- Continue to receive a regular income paid directly into your bank account
- You can choose from a range of payment periods (fortnightly, monthly, quarterly, half-yearly or yearly)
- Keep your money in the superannuation system where there are tax free investment earnings and other tax incentives
- You pay no income tax on your ElectricSuper Retirement Income Stream payments if you are aged 60 or over
- You have the option to make lump sum withdrawals on top of your regular payments
- You have investment choice
- Keep track of your money on the ElectricSuper website
- You can ask ElectricSuper to deduct the cost of personal financial advice from your pension account

Risks

- The money in your account may run out and then your payments will stop. (You can use an online calculator to give you some indication of how long your pension might last, but such calculations can never be entirely accurate. There is a pension calculator on the Australian Securities and Investments Commission website at www.moneysmart.gov.au)
- There is no guarantee that your chosen investment option will achieve positive returns (and it may in fact achieve negative returns which will reduce your account balance)
- Laws set by the Government concerning taxation and your ElectricSuper Retirement Income Stream may change in the future
- Rules governing ElectricSuper may be amended to change how the ElectricSuper Retirement Income Stream operates
- Fees may change

How much can I take as regular income?

Under government regulations, each financial year you must take a **minimum** amount from your Retirement Income Stream Account balance as regular payments. Refer to the table below.

The minimum amount is calculated each financial year ending 30 June.

Please note: there are exceptions to the below table. For the financial year in which your Retirement Income Stream **commences**, the minimum amount is based on your age and account balance at the start of your Retirement Income Stream and is **pro rated** based on the number of days remaining in the financial year.

No limit applies for a financial year in which you commence your Retirement Income Stream in June. For each subsequent financial year, it is based on your age and account balance on 1 July.

Please note: There is no maximum limit on the amounts you can take out, however the more you take, the quicker your account balance will reduce.

Payment frequency

Payment of your Retirement Income Stream will be made into your nominated bank account on a regular frequency of your choice (fortnightly, monthly, quarterly, half-yearly or yearly). Cash or cheque payments are not available.

Age on 1st July of the relevant financial year	Minimum percentage of account balance payable per year	Temporary minimum for 2019/20 and 2020/21
Under 65	4%	2%
65-74	5%	2.5%
75-79	6%	3%
80-84	7%	3.5%
85-89	9%	4.5%
90-94	11%	5.5%
95 or older	14%	7%

Transition to Retirement Pension

How does the transition to retirement pension (TRP) work?

The ElectricSuper Transition to Retirement Pension (or TRP) allows members who are over the government's preservation age, but have not yet retired, to receive an income from ElectricSuper while **continuing to work with their employer**.

Benefits of TRPs

- Your money is still in the superannuation system so investment earnings on your TRP Account are concessional tax at 15%.
- If you are under 60 years of age your TRP payment is subject to income tax. However a component of your TRP payment may be tax free and you will receive a 15% tax offset on the taxable portion of your payment.
- If you are aged 60 or over, the TRP payments you receive are tax free.
- You have investment choice.
- Keep track of your money on the ElectricSuper website.
- You can choose from a range of payment periods (fortnightly, monthly, quarterly, half-yearly or yearly).
- You can change the amount of pension payments at any time (subject to relevant limits).
- You can ask ElectricSuper to deduct the cost of personal financial advice from your TRP account.

Risks of TRPs

- The money in your account may run out and then your payments will stop. (You can use an online calculator to give you some indication of how long your pension might last, but such calculations can never be entirely accurate. There is a pension calculator on the Australian Securities and Investments Commission website at www.moneysmart.gov.au).
- There is no guarantee that your chosen investment option will achieve positive returns (and it may in fact achieve negative returns which will reduce your account balance).
- Laws set by the Government concerning taxation and your TRP may change in the future.
- Rules governing ElectricSuper may be amended to change how the ElectricSuper TRP operates.
- Fees may change.

Minimum payments

Each financial year you must take a minimum amount of income from your TRP Account balance. Such minimum amount is the same as applies to an ElectricSuper Retirement Income Stream (see information and table on page 7).

Maximum limits on payments

If you take a TRP, total payments in any financial year cannot exceed 10% of the value of your TRP Account balance at the start of the financial year (or on the commencement day in the case of the first year of the TRP).

The maximum limit of 10% is applicable until you retire or until you meet certain other conditions, such as when you reach 65 years of age.

Towards the end of each financial year we will write to you to advise your revised minimum and maximum payments based on changes to your account balance from the previous financial year.

No Lump Sum Withdrawals

Lump sum withdrawals from your TRP Account balance are **not** allowed unless:

- a) You have any amounts in your TRP Account that we refer to as 'unrestricted non preserved' amounts. Any amounts with this classification would have generally been rolled over into ElectricSuper from another fund (although not all amounts rolled over into ElectricSuper would be 'unrestricted non preserved' amounts). Contact ElectricSuper if you want to know if you have any such amounts; or
- b) You have met certain conditions, such as if you have permanently retired or reached the age of 65.

Payment frequency

Payment of your TRP will be made into your nominated bank account on a regular basis of your choice (fortnightly, monthly, quarterly, half-yearly or yearly). Cash or cheque payments are not available.

How much can I transfer to a TRP account?

If you are currently in **Division 5** you can transfer part or all of your existing Division 5 account to a separate TRP account (from which pension payments are drawn). Future employer and employee contributions continue to be paid into your existing Division 5 account which continues to operate as normal.

If you are currently in **Division 2, 3 or 4**, you can set up a TRP by transferring part or all of your Accrued Benefits to a separate TRP account in Division 5. The amount you transfer will have different implications for your ongoing ElectricSuper benefits, as follows:

Option 1

- Solely from accumulation-style account balances (ie. additional voluntary contribution or rollover accounts).

Provided that you have accumulation-style account balances (such as additional voluntary contributions and rollover amounts) of \$30,000 or more, the ElectricSuper Rules allow you to transfer these amounts to Division 5 of ElectricSuper to open up a TRP Account. Your remaining defined benefit entitlements would continue **unaffected** in your current Division, and any such transfer would not require approval from your employer.

Or, Option 2:

- 100% of your ElectricSuper benefit (including your defined benefits).
- This is the more complex option - under the ElectricSuper Rules, you must transfer all of your 'Accrued Benefits' under your current Division to the Accumulation Scheme (Division 5), which will require consultation with and approval from your employer and have **important implications** for your ongoing benefit.

For members of Divisions 2 and 4 the amount of 'Accrued Benefits' is the value of your benefit assuming you retired on the day before the transfer of that amount to Division 5. For members of Division 3, 'Accrued Benefits' is the commuted value of your pension assuming you retired on the day before the transfer of that amount to Division 5.

The current value of your Accrued Benefit is shown on the ElectricSuper website.

What am I giving up by taking Option 2?

If you elect to transfer **all** of your Accrued Benefits to the Accumulation Scheme (Division 5) for the purposes of accessing a TRP, this will have the following **important implications**:

- Once in Division 5, your **future** superannuation entitlements will be determined in accordance with the rules of the Accumulation Scheme (Division 5).
- You and your dependants will cease to be entitled to benefits or entitlements under Divisions 2, 3 or 4. You would forego any future benefits you may have been entitled to under the rules of Divisions 2, 3 or 4 which may, in some circumstances, have provided a superior benefit (see below).
- Once you elect to transfer to Division 5 the decision is irrevocable and you would not be permitted to rejoin Division 2, 3 or 4.
- This benefit design under Division 5 is **significantly different** to the way the defined benefit divisions of ElectricSuper (ie Division 2, 3 or 4) operate. In the defined benefit divisions, benefits are generally determined by reference to factors such as salary and years of membership. The employer component of a member's benefit is generally not affected by fluctuating investment returns. In addition the cost of any insurance cover provided under the rules of Divisions 2, 3 or 4 is not deducted from members' accounts (unlike in Division 5).

As always we recommend that you seek advice from a licensed or appropriately authorised financial advisor if you are considering acting on any information in this booklet to ensure it is appropriate for your circumstances.

Investment choice

An important part of superannuation is the way your money is invested and the investment returns that are achieved.

You can have a say in how your super is invested.

Investment strategies

There are two broad styles of investment strategy:

Growth strategy

Growth assets are typically Australian shares, overseas shares and property.

This type of investment carries the most short term risk, but has potentially the highest long term return. It could be the most appropriate strategy for those who are investing for the long term and want to protect the buying power of their savings against inflation.

In the short term, rates of return from growth investments can be expected to vary widely, with a significant chance of negative returns over a one-year period.

For those with patience and a long investment period until retirement, growth assets are likely to produce the best results.

Defensive strategy

On the other hand, the defensive style of investment uses fixed-interest bonds and short-term deposits. The most defensive investment is “cash”, where the money is normally invested short-term with banks and guaranteed against loss.

The risk of losing any of your original investment is extremely low, with returns being more stable. The risk that you run with this very conservative type of investment is that you could fail to meet your income goals for retirement, particularly if you have a long investment period ahead of you.

How do these styles affect your choices?

Most investment options are a mix of these two broad strategies, ranging from all growth to all defensive.

You need to make a choice that you are comfortable with. If you're unsure, get professional financial advice (ElectricSuper can direct you to a financial planner if you wish). The money you spend may save you dollars in the long run.

If you don't make a choice, your accounts will be invested in the Balanced Growth option. There is more information on this option (and the other three options: High Growth, Conservative Growth and Cash) at www.electricsuper.com.au/investments.

Details of past investment returns for each option are shown on the ElectricSuper website. The past performance of each investment options should not be taken as an indication of future performance.

What investment options are available?

Income Stream members have the option to invest in any of the four investment options, or to invest across a mix of the four options.

You must have the same option for your account balances and future contributions. Income Stream (account-based pensioners) members may also choose which option their pension payments are made from.

Investment Choice changes

Income Stream members may make investment choice changes online.

There are no fees to change your investment choice.

Timing

Any switch you make will take effect from the beginning of the next month, provided you return your form at least a week before the end of the month.

Nomination of beneficiaries

An important step before you start your Retirement Income Stream or TRP is to determine who you would like to receive any money left in your account when you die.

If you die and you have a Retirement Income Stream Account or a TRP Account we must pay any remaining balance in accordance with the following guidelines.

If you have a Retirement Income Stream you can either:

- a) Nominate your spouse as a 'reversionary beneficiary' (subject to the person nominated meeting certain requirements for a 'reversionary beneficiary').

If you nominate an eligible 'reversionary beneficiary', the Income Stream will continue to be paid to that person. This nomination can be changed at any time; **or**

- b) You can make a binding nomination for your remaining balance to be paid to one or more of your dependants and/or to your estate as a lump sum. Nominations are non-lapsing, which means that your nomination remains in place unless you change it or remove it.

Please note: binding nominations previously had a three year expiry. If you have a lapsing nomination in place, you will see the expiry date on your Annual Statement and on the ElectricSuper website. Before the nomination expires, you will need to replace it with a non-lapsing notification.

If you have a TRP the payment of your benefits in the event of your death will be determined by the arrangements you have in place for your non-TRP membership.

If you do not nominate who you would like to receive the remaining benefit, the Board will determine which of your dependants and/or your estate will receive the benefit.

Forms to make a reversionary or a binding death benefit nomination are available on the ElectricSuper website.

Fees and other costs

This table shows the fees and other costs that may apply to your Retirement Income Stream or a TRP. These fees may be deducted from the balance of your Retirement Income Stream Account or your TRP Account or from the returns on your investment.

Type of fee or cost	Amount	How and when paid
Entry Fee	Nil	N/A
Lump Sum Withdrawal Fee	Nil	N/A
Account Closure Fee	Nil	N/A
Ongoing management costs	Amount	How and when paid
Administration Fee The fees and costs for administering your pension account	0.4% p.a of your account balance (max \$800 p.a)	Deducted from your account balance at the end of each month
Investment Management Fee The fees and costs for managing your investment	This fee is a percentage of your account balance depending on the investment option selected	Deducted from gross investment earnings on 30 June of each year, or earlier if you leave ElectricSuper. The amount is deducted from your investment earnings before they are credited to your account
Service fees	Amount	How and when paid
Investment Switching Fee The fee charged to change investment options	Nil	N/A
Binding Nomination Fee The fee charged to make a binding nomination for your death benefit	Nil	N/A
Family Law Act Information Request This fee is charged when an eligible person (as defined in legislation) requests information under the Family Law Act	Nil	N/A
Family Law Act Splitting Fee This fee is charged to affect a Family Law splitting order or agreement	Nil	N/A

Complaints and privacy

Complaints

At ElectricSuper, we work hard to ensure that you will not have cause to complain. However, if you are not satisfied with any aspect of your membership with ElectricSuper and you wish to make a formal complaint, you can write to:

Complaints Officer
ElectricSuper
PO BOX 192
Rundle Mall SA 5000

The Complaints Officer will investigate your complaint and inform you in writing of the results of the investigation.

If you are not satisfied with ElectricSuper's handling of your complaint or its resolution, you may contact the Australian Financial Complaints Authority (AFCA). AFCA is an independent external dispute resolution scheme set up by the Federal Government to assist members or their beneficiaries to resolve certain superannuation complaints. AFCA may be able to help you resolve your complaint, but only after you have used ElectricSuper's own complaints-handling process.

If AFCA accepts your complaint, it will try to resolve the matter through conciliation by helping to bring both parties to a mutual agreement. If this is unsuccessful, the complaint is formally referred to AFCA for determination. You should first call to find out whether AFCA can handle your complaint, and the type of information you need to provide. You can contact AFCA in the following ways:

In writing to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Website: www.afca.org.au
Phone: 1800 931 678
Email: info@afca.org.au

Your privacy

In order to provide you with your superannuation benefits, ElectricSuper needs to hold personal information about you that identifies you as a member. This typically includes your name, address, date of birth, gender, occupation, salary, tax file number and any other required information. ElectricSuper will collect this information either from you or your employer. Your personal information may be disclosed to ElectricSuper's administrator and professional advisers, insurers, government bodies, your employer and other parties as required. This includes the trustee of any other superannuation fund to which you may transfer.

By becoming a member of ElectricSuper it is assumed that you consent to the disclosure of your personal information. If you do not provide ElectricSuper with your personal information, ElectricSuper may not be able to provide you with the superannuation benefits and choices to which you would otherwise be entitled.

At any time you can check your personal details held by ElectricSuper and make changes. Consistent with the legislation, there are some circumstances where you may be denied access to information. ElectricSuper's Privacy Officer will advise if any of these circumstances apply.

ElectricSuper abides by the National Privacy Principles under the Privacy Act 1988 and has adopted a privacy policy which sets out in more detail the way in which it handles member's personal information. A copy of this document is available by contacting the ElectricSuper's Privacy Officer.

Frequently asked questions

If I take a TRP and then retire what happens?

If you retire while receiving a TRP, you can take the balance of your TRP Account as a lump sum or you can elect to convert your TRP to a Retirement Income Stream. If you elect to convert your TRP to a Retirement Income Stream, the 10% maximum payment will no longer be applicable and lump sum withdrawals will be allowable. Please see the Retirement Income Streams section (see page 5) for more information.

How do I make a lump sum withdrawal from my Retirement Income Stream?

Simply by completing and returning the form available on the ElectricSuper website.

If the balance of your Retirement Income Stream Account is sufficient, the amount requested will be paid into your nominated bank account and your Retirement Income Stream Account balance reduced accordingly.

If I resign before I reach the minimum age requirement can I access a Retirement Income Stream after I reach that age?

Yes, if you resign before the government's preservation age (see page 2) you can elect to retain your benefit in Division 5 of ElectricSuper until you are eligible to commence a Retirement Income Stream.

While you have a positive balance in your Retained Account you choose how it will be invested by selecting from one (or more) of the four investment options. Your Retained Account balance will increase with positive investment earnings and decrease with applicable investment management fees and negative investment earnings (other amounts may also need to be deducted from the balance, such as where the Board is required by law to make payments from your account).

Administration fees would not apply to your Retained Account, however these fees are charged once your Income Stream account is opened.

Can I make additional contributions to an income stream?

Once your pension payments have started you cannot make further contributions into your **current** Retirement Income Stream or TRP Account. Members with a Retirement Income Stream must retain a small non-Income Stream account in Division 5, to which they may add further contributions. Members with a TRP may add further contributions to their non-TRP super.

How do I make a change to my regular pension payments?

You can change your bank details or the nominated annual pension amount you receive or the payment frequency by logging into the ElectricSuper member website or by completing the 'Request to vary your Pension Payment Details' form available on the ElectricSuper website.

Glossary

Accrued Benefit

Means the amount determined in accordance with rule 12A of Division 1 of the Rules for ElectricSuper representing the value of the benefits accrued by a defined benefit member under Divisions 2, 3 or 4 (as the case may be) up to the day immediately prior to the transfer of that amount to Division 5 (as determined by the Board after obtaining the advice of an actuary).

Board

Means the Electricity Industry Superannuation Board who is responsible for the management and administration of ElectricSuper.

Retirement Income Stream

Means the pension available in accordance with rule 11M of Division 5 of the Rules for ElectricSuper.

Transition to Retirement Pension or TRP

Means the 'Account Based Transition to Retirement Pension' available in accordance with rule 11N of Division 5 of the Rules for ElectricSuper.

Income Stream

Means a Retirement Income Stream or a TRP available in accordance with Division 5 of the Rules for ElectricSuper.

Retained Account

Means a Division 5 account set up in respect of a member who has ceased service with their employer under ElectricSuper, but has elected to retain all or part of his or her benefits in ElectricSuper for the purpose of later accessing a ElectricSuper Retirement Income Stream.

Retirement Income Stream Account

Means an account for a member in Division 5 (Accumulation Scheme) from which the member's Retirement Income Stream is paid.

TRP Account

Means an account for a member in Division 5 (Accumulation Scheme) from which the member's TRP is paid.

Forms

Application form

Complete this form to apply for a Retirement Income Stream or a TRP.

Request for Partial/Full Withdrawal of Pension Balance form

Complete this form if you wish to withdraw a lump sum from your Retirement Income Stream Account.

Request to Vary Your Pension Payment Details form

Complete this form to change your banking or payment details for your regular payment.

Changing Your Investment Option form

Complete this form to change the investment option your Retirement Income Stream or TRP is invested in.

Making a Binding Death Benefit Nomination form

Complete this form to update your beneficiaries in the event of your death. (Not applicable if you have nominated a 'reversionary beneficiary' - see below).

Nominating a Reversionary Beneficiary form

Complete this form to nominate one person who will continue to receive your Retirement Income Stream in the event of your death.

These forms are available on the ElectricSuper website under the forms and publications section.

We're here to help... contact us!

Helpline 1300 307 844

Website www.electricsuper.com.au

Email inquiries@electricsuper.com.au

Street Address

Level 7, 70 Pirie Street, Adelaide SA 5000

Postal Address

GPO Box 4303, Melbourne VIC 3001

Ring us to get help with:

- Contributing to super
- The right investment strategy for you
- The insurance needs of you and your family

This is at no cost to you, other than your time.
Call 1300 307 844 during business hours or email on
inquiries@electricsuper.com.au.

**Visit www.electricsuper.com.au for more
information including:**

- Details of how your benefits are calculated
- Investment strategies and choices available to you, include past investment returns
- Insurance benefits available to you
- Forms and publications
- Access to newsletters and annual reports

**Login to your account and see your personal
superannuation details:**

- See your investment strategy
- Check your transactions and current benefits
- Check your level of death and disablement insurance
- Change your address and phone details
- Advise your Tax File Number
- Contributions paid during the year (including concessional contributions)

Electricity Industry Superannuation Board (the 'Board') ABN 57 923 283 236
as Trustee of the Electricity Industry Superannuation Scheme

Disclaimer: This booklet is for the purpose of providing you with
information about the products available from the ElectricSuper. The
information is subject to change from time to time. The ElectricSuper Rules
(the 'Rules') are the final authority should there be a discrepancy between
this report and the Rules. The Board recommends that if you intend to act
in connection with any information contained in this report you should first
consult a licensed or appropriately authorised financial consultant.