

Step 1: (continued)
Personal details

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

- we will be able to accept all permitted types of contributions to your account/s;
- other than the tax that may ordinarily apply, you will not pay more tax than you need to - this affects both contributions and benefit payments; and
- 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.

Would you like all your super in one place?

VicSuper can help! Simply tick the box below and we'll use your TFN to search for other super accounts you have. We'll then let you know so you can decide if you want to roll them over to VicSuper.

I consent to VicSuper using my Tax File Number (TFN) to search Australian Taxation Office (ATO) records to locate superannuation amounts held on my behalf by other superannuation funds or by the ATO now and in the future. If search results include superannuation amounts held on my behalf by the ATO I also consent to VicSuper requesting the ATO to transfer these amounts into my VicSuper account where possible, and using and disclosing my TFN for that purpose. I understand this consent is given in perpetuity, however I can revoke this consent by contacting the VicSuper Member Centre on **1300 366 216**.

If VicSuper doesn't have your tax file number on record, please provide it above.

Email

By providing your email address, you are agreeing to receive communications from VicSuper via email, or via VicSuper MembersOnline. You can change or further customise how you receive your communications from VicSuper at any time by logging into VicSuper MembersOnline or calling the Member Centre on **1300 366 216**. If you are not registered for VicSuper MembersOnline you can register online. Some correspondence cannot be sent electronically, so you may still receive some communications from VicSuper in the post.

Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.

Step 2:
Complete your contribution details

Non-concessional contribution cap: Currently there is a cap of \$100,000 for non-concessional (or after-tax) contributions for the financial year. This is the annual cap per person across all superannuation funds. However, if your total super balance on 30 June in the previous financial year exceeds the transfer balance cap, at this time set at \$1.6 million, then your non-concessional contributions cap will be nil. Subject to eligibility, members under age 65 can bring forward two years of future entitlements, equalling a non-concessional cap of \$300,000 over 3 years. If you triggered the bring forward rule in the 2016/17 financial year and have not fully utilised the cap prior to 1 July 2017, then transitional arrangements apply. If you exceed this cap and you choose to leave the excess in your super; this excess will be taxed at your top marginal rate plus the Medicare Levy. Alternatively, you may elect for a refund on your excess. With this option, any related earnings will be taxed at your marginal rate and an offset will apply. VicSuper cannot accept non-concessional contributions without your tax file number.

Payment type

Cash

Visit a VicSuper advice centre to obtain a Westpac deposit slip and unique reference number prior to taking your contribution to a Westpac branch. For further information please contact our Member Centre on **1300 366 216**.

Cheque or money order (payable to VicSuper)

Cheque number

Account name

Payment amount \$

Contributions will be invested according to your future contribution nominations (if applicable), or your current investment options. Visit vicsuper.com.au for information about VicSuper's investment options.

Step 3:
Read VicSuper's privacy information

The *Privacy Act* 1988 (Cwlth) governs the proper handling of personal information including how an organisation collects, uses, discloses and stores personal information.

You should have received information on how VicSuper handles personal information, either in your relevant PDS or in VicSuper's *Privacy brochure (personal information)*. If you have not received this information or would like another copy sent to you, please call our Member Centre on **1300 366 216**.

Step 4:
Sign this form

Please tick the appropriate box:

I am under age 65, **OR**

I am between age 65 and 74 and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which my contribution is made, **OR**

I am between age 65 and 74 and have satisfied the definition of the **work test exemption** and would like to claim the work test exemption for the current financial year.

I certify that:

- I understand that my contributions will be invested according to my future contribution nominations (if applicable), or my current investment options.
- I have received and read VicSuper's privacy information. See Step 3.
- I acknowledge that VicSuper may require additional proof of identity in certain circumstances under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.
- **I am aware of the contribution caps outlined in Step 2.**

Signature

Date

Step 5:
Send your form
to VicSuper

Send your completed form, together with your cheque or money order made payable to VicSuper, to:

VicSuper,
GPO Box 89 MELBOURNE VIC 3001

**Additional
information**

If you are aged between 65 and 74 (inclusive), VicSuper can only accept personal contributions if you satisfy the work test or claim the work test exemption.

To satisfy the **work test** you must be gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which the contribution is made.

To be eligible to claim the **work test exemption**, you must be aged between 65 and 74 and;

- have met the work test in the previous financial year and;
- have a total superannuation balance of less than \$300,000 as at 30 June last financial year (total balance of all superannuation accounts you hold at VicSuper and other funds) and;
- have not previously claimed the work test exemption

If you are aged 75 or over, VicSuper cannot accept personal contributions. Once you are age 75, personal contributions must be received by VicSuper within 28 days after the end of the month in which you turn 75.

