

Step 1: (continued)
Personal details

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.

Tax file number (TFN)

Under the law, VicSuper is authorised to collect, use and disclose your TFN. We may disclose your TFN to another super fund, when your benefits are being transferred, unless you request in writing that your TFN not be disclosed to any other super fund.

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.

Step 2:
Complete your
payment details

Concessional contribution cap: If you claim a tax deduction for this contribution in your tax return, this contribution will count towards your concessional contributions cap. Currently there is a concessional (or before-tax) contributions cap of \$25,000 for the financial year. This is the annual cap per person across all superannuation funds. From 1 July 2018 you can 'carry forward' up to five years of the unused portion of your concessional contributions cap. The first year you can use any amounts carried forward is the 2019/20 financial year, provided your total super balance is less than \$500,000. If you exceed the cap, you're taxed on any excess at your marginal tax rate plus an interest charge. You receive a tax offset equal to 15% of the excess for the contributions tax already paid by the fund. The excess contributions will be counted toward your non-concessional (after-tax) contribution cap if you don't elect for your fund to refund the excess concessional contributions. Before-tax contributions are taxed at a rate of 15%; however if your annual income exceeds \$250,000, generally these contributions are taxed at an effective rate of 30%. **If you do not claim a tax deduction in your tax return, these contributions will count towards your non-concessional contribution cap. Please refer to the VicSuper FutureSaver Product Disclosure Statement (PDS) and Member Guide for more information about this cap.**

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 VicSuper Product Disclosure Statement 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

You must complete the following declaration in addition to signing and dating this form in this step.

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 am aware of the contribution caps mentioned in Step 2.**
- 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*.

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

Before making your contribution please consider:
This form is not intended to be taken as advice or comprehensive tax guidance. It is general information and does not take into account your personal circumstances. You should seek your own independent taxation advice for matters such as determining your eligibility to claim a tax deduction for your contributions and liability for any contributions tax payable.

**Additional
information**

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 deductible contributions. Once you are age 75, personal deductible contributions must be received by VicSuper within 28 days after the end of the month in which you turn 75.

® Registered to BPAV Pty Ltd ABN 69 079 137 518

VicSuper Pty Ltd ABN 69 087 619 412 AFSL 237333 is the Trustee of VicSuper Fund ABN 85 977 964 496