

Step 1: (continued) Personal details

You are not legally required to provide us with your TFN, however giving your Tax File Number to us will have the following advantages, which may not otherwise apply:

- we will be able to accept all types of contributions to your account or accounts • The tax on contributions to your account or accounts will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- And it will make it much easier to trace different superannuation accounts in your name, so that you receive all your superannuation benefits when you retire.
- If you do provide your Tax File Number, it will be kept confidential by us and the ATO.

We can help you find and combine existing super.

- Would you like the Trustee to complete a search of the ATO records by using your Tax File Number to locate any superannuation held on your behalf by other superannuation funds, or by the ATO, now and in the future? If search results confirm there are funds held on your behalf by the ATO, do you consent to the Trustee requesting the ATO to transfer these amounts into your account with us, and using as well as disclosing your Tax File Number for this purpose? Please note this consent remains in place until you advise us otherwise. You can revoke this consent at any time by contacting the Member Centre.

Email

By providing your email address, you are agreeing to receive communications via email, or via MembersOnline. You can change or further customise how you receive your communications at any time by logging into 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 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 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. We cannot accept non-concessional contributions without your tax file number.

Payment type

- Cash

Visit an 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 First State Super)

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 investment options.

Step 3: Read our privacy information

The personal information provided on this form is collected by and held for First State Super, in accordance with the Australian Privacy Principles of the *Privacy Act 1988* (Cth), for the purpose of administering accounts and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1300 366 216** or visit vicsuper.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

Step 4:
Sign this form

Please tick the appropriate box:

I am under age 67, **OR**

I am between age 67 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 67 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 us

Send your completed form, together with your cheque or money order made payable to First State Super, to:
VicSuper,
GPO Box 89 MELBOURNE VIC 3001

**Additional
information**

If you are aged between 67 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 67 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, First State Super cannot accept personal contributions. Once you are age 75, personal contributions must be received within 28 days after the end of the month in which you turn 75.

