

## Make a personal deductible contribution directly to your VicSuper FutureSaver Account

\* Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

When completing this form, please ensure you use all capital letters eg    and check boxes with a cross eg

### Important information regarding this contribution

- Please complete this form to make a personal deductible contribution directly to your account.
- You can also make personal deductible contributions via BPAY®. Login to MembersOnline or contact the Member Centre to obtain your unique reference number and the biller code. If you are not a registered user of MembersOnline on **1300 366 216**, you can register at **vicsuper.com.au**. If you wish to make your personal deductible contribution via BPAY, you do not need to complete this form.
- If you are aged between 67 and 74 (inclusive), we can only accept personal deductible contributions if you satisfy the work test or claim the work test exemption. You cannot make a personal deductible contribution if you are age 75 or over.
- If eligible and you wish to claim a tax deduction on your contributions, please contact the Member Centre on **1300 366 216** to request a 'Notice of intent to claim or vary a deduction for personal contribution' form. This form must be completed and returned to us the earlier of the time you lodge your tax return or the end of the following financial year in which the contributions are made. Once we've received your form, we will send you an acknowledgment letter, which you'll need to claim your tax deduction in your tax return.
- We will deduct compulsory Government contributions tax (15%) effective the date we receive your valid 'Notice of intent to claim or vary a deduction for personal contributions' form.
- If you leave the Fund, roll over to a pension or make a partial withdrawal from your account, you must complete a 'Notice of intent to claim or vary a deduction for personal contributions' form prior to the withdrawal to ensure you are still able to claim a tax deduction.
- All contributions and earnings on these amounts made to complying superannuation funds such as this Fund, are preserved. This means you generally cannot access your contributions until you reach your preservation age (at least age 55, depending on your date of birth) and permanently retire from the workforce.
- Please be aware of the contribution caps outlined in Step 2 and ensure we have your tax file number (TFN). Without your TFN we cannot accept personal contributions into your VicSuper FutureSaver account. To confirm if we have your TFN, please call the Member Centre on **1300 366 216** or login to MembersOnline.
- If you have any questions, please call our Member Centre on **1300 366 216**.

### Step 1: Personal details

Member number\*

Title  Mr  Mrs  Ms  Miss  Other *(please specify)*

Surname\*

Given name/s\*

Residential address\*

Postal address

*(if the same as your residential address, mark 'AS ABOVE')*

Phone number\*

Mobile number\*

Date of birth\*

Gender  Male  Female

Step 1: (continued)  
Personal details

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 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.*

Tax file number (TFN)

  
  

Under the *Superannuation Industry (Supervision) Act 1993*, the Trustee is authorised to collect your Tax File Number, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The Trustee may disclose your Tax File Number to another superannuation fund when your benefits are being transferred, unless you request in writing to the Trustee that your Tax File Number not be disclosed to any other superannuation fund.

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.

Would you like all your super in one place?

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 our Member Centre.

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, total super balance is less than \$500,000 at the end of the previous financial year. 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 us 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](http://vicsuper.com.au) for information about our 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](http://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

**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 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 am aware of the contribution caps mentioned in Step 2.**
- I have received and read our privacy information. See Step 3.
- I acknowledge that the Fund 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 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**

#### 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 this Fund 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.