

# Make personal and/or salary sacrifice contributions through your employer

Do not send this form to VicSuper - give this form to your Payroll Officer at your workplace.

\* 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

- Please complete this form to start making personal or salary sacrifice contributions through your employer or change your current level of contributions to VicSuper FutureSaver.
- If you are employed by the **Department of Education and Training** and wish to salary sacrifice, you may need to complete a different form. Contact your Business Manager, Payroll or HR department for more information.
- 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 more information about VicSuper's investment options.
- Generally to make personal or salary sacrifice contributions through your employer you must be under age 65, or between age 65 and 74 and 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 being made. Personal or salary sacrifice contributions cannot be made if you are age 75 or over. Once you are age 75, salary sacrifice and personal contributions must be received by VicSuper within 28 days after the end of the month in which you turn 75.
- All contributions and earnings on these amounts made to complying superannuation funds, such as VicSuper Fund (VicSuper FutureSaver), are preserved. This means that you generally cannot access your contributions as cash 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 caps outlined in Steps 3 and 4 and ensure VicSuper has your tax file number (TFN). Without your TFN VicSuper cannot accept personal contributions into your VicSuper Fund account and generally must tax all concessional contributions (eg superannuation guarantee and salary sacrifice) at the top marginal tax rate plus the Medicare levy.
- If you have any questions, please call our Member Centre on **1300 366 216**.

### Step 1: Personal details

Have you recently changed your address?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Other (please specify) <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/>
Surname*	<input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/>
Given name/s*	<input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/>
Residential address*	<input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/>
	Postcode* <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/>
Postal address (if the same as your residential address, mark 'AS ABOVE')	<input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/>
	Postcode <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/>
Daytime phone number*	<input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/>
Date of birth*	<input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Payroll number	<input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> <input style="width: 30px; height: 20px; border: 1px solid #ccc;" type="text"/> (employee reference number – payslip or payroll number)

**Step 2:**  
Complete your membership details

If you are a new member and have not yet received your membership details, leave this step blank or if you are unsure of your membership details, please call our Member Centre on **1300 366 216**.  
I wish to make salary sacrifice or personal contributions into the following account:

Member number

**Step 3:**  
Commence or change salary sacrifice contributions (if applicable)

**Concessional contribution 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%.

- Complete this section to start making or change your current level of salary sacrifice contributions.
- Salary sacrifice contributions can include regular salary, bonuses and allowances.
- Salary sacrifice arrangements can only be made if your employer agrees in writing before you become entitled to the amount you intend to contribute.
- Your employer will deduct these **contributions from your pay before tax is deducted**.

Please tick the appropriate box.

Commence salary sacrifice contributions. Specify amount to be deducted each pay period:

\$  .  or  % of salary (before tax)

Change salary sacrifice contributions. Specify new amount to be deducted each pay period:

\$  .  or  % of salary (before tax)

**Step 4:**  
Commence or change personal contributions (if applicable)

**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.

- Complete this section to start making or change your current level of personal contributions.
- Your employer will deduct these **contributions from your pay after tax is deducted**.

Please tick the appropriate box.

Commence personal contributions. Specify amount to be deducted each pay period:

\$  .  or  % of salary (after tax)

Change personal contributions. Specify new amount to be deducted each pay period:

\$  .  or  % of salary (after tax)

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 VicSuper 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, VicSuper will send you an acknowledgment letter, which you'll need to claim your tax deduction in your tax return.

**Step 5:**  
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, in your *VicSuper 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 6:**  
Sign this form

- I authorise the deduction of the amount shown in Step 3 and/or 4 from my pay on a regular basis.
- I authorise my employer to forward my contributions to VicSuper.
- I have received and read VicSuper's privacy information. See Step 5.
- I understand that this request remains in force until I advise my payroll officer in writing of any change.
- I understand that my contributions will be invested according to my future contribution nominations (if applicable), or my current investment options.
- I also understand that this request will take effect from the next pay day as determined by my payroll officer.
- I am aware of the caps mentioned in Steps 3 and 4.

Signature\*

Date\*

**Step 7:**  
Give this form to your payroll officer

**Do not send** this form to VicSuper. Give it to your payroll officer, who will arrange for deductions from your pay to be deposited in to your VicSuper Fund account. Your employer will keep the completed form.

**Step 8:**  
Employer use only

If you are deducting contributions from an employee's salary or wages after tax, these must be sent to VicSuper by the 28th day of the month after the month of deduction.

Date received

Effective pay date

(Pay date from which change is to take place)

Signature

Date

Name

Employer

**Do not send this form to VicSuper – your employer will keep the completed form.**

