

When to use this form



Please complete this form and give it to your payroll manager if you wish to:

- make either personal after-tax or salary sacrifice (pre-tax) contributions by payroll deductions through your employer.



There are limits on the amounts you can contribute to super each year. If you exceed the limits, you may pay extra tax. For more information, please go to the ATO website at www.ato.gov.au or contact us on **1800 680 627**.

If you are using this form for salary sacrifice deductions you should check with your employer:

- if they are able to accept this arrangement and if you are required to complete their form.
- that all Superannuation Guarantee (SG) contributions, entitlements, allowances, penalty rates, overtime and payments for unused leave will be calculated on your full income (before deducting any salary sacrifice amounts).

If your employer will not allow you to salary sacrifice, you can instead make post-tax contributions by payroll deduction or by paying a lump sum amount into your account and claim a tax deduction for the amount. For more information about personal deductible contributions, please contact us on **1800 680 627**.

Please complete this form in black ink using BLOCK letters. This request will be invalid if not signed and dated.

Please check that you have provided your tax file number (TFN) to Club Plus Super before you complete this form. If we do not hold your TFN we will be unable to accept any personal after-tax contributions received for you. Alternatively, you can authorise your employer to pass your TFN onto Club Plus Super by ticking this box.

Section 1: Personal details

Title: Mr/Mrs/Ms/Miss/Other

Member number:

Payroll number (if any):

Surname:

Given name(s):

Tax file number:

Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your TFN, but there may be tax consequences.

See **"Providing your TFN"** on the next page.

Section 2: Payroll deduction details

Please mark **X** the appropriate option(s) and enter the contribution details.

I would like to make **after-tax contributions** to my Club Plus Super account.

Please deduct from my **net salary** or wages each pay period: % or \$

To make after-tax contributions:

- you must have provided your Tax File Number; and
- your Total Superannuation Balance must have been less than \$1.6m at 30 June 2019; and
- you must be under age 65 or if age 65 or over, you must be under age 75 and either meet the work test or be exempt from the work test.

For more information on eligibility to contribute and limits on non-concessional contributions, see our *Member Booklet* at clubplussuper.com.au/pds.

I would like to make **salary sacrifice (before-tax) contributions** to my Club Plus Super account.

Please deduct from my **gross salary** or wages each pay period: % or \$

Please note:

1. Salary sacrifice contributions, along with employer SG contributions, are included in the concessional contributions cap. If you exceed the cap, you may pay extra tax.
2. You will not be entitled to a super co-contribution for any salary sacrifice contributions made.
3. To make salary sacrifice contributions:
 - you must be under age 65; or
 - if age 65 or over, you must be under age 75 and either meet the work test or be exempt from the work test.

For more information on eligibility to contribute and limits on concessional contributions, see our *Member Booklet* at clubplussuper.com.au/pds.

Member payroll deduction authority (cont.)

Section 3: Declaration

By signing this request form, I am making the following statements:

- I acknowledge that Club Plus Super recommend that I consider obtaining advice from a professional and independent financial adviser before I begin to make salary sacrifice contributions to ensure salary sacrificing is appropriate for me.
- I acknowledge I am responsible for monitoring the contributions into my account and making any adjustments required to ensure I do not breach a contribution cap.
- I understand any salary sacrifice (before-tax) or acceptable after-tax contributions received from my employer on my behalf will be invested according to my current investment choice(s).
- I consent to my employer deducting the amounts requested until this agreement is cancelled by me.

Member's signature:

Date (DD/MM/YY):



Once completed, this form should be given to your payroll manager. This form should not be sent to Club Plus Super.

Section 4: Providing Your Tax File Number (TFN)

Under the Superannuation Industry (Supervision) Act 1993, your super fund is authorised to collect, use and disclose your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change.

The trustee of your super fund may disclose your TFN to another super provider, when your benefits are being transferred, unless you request the trustee of your super fund in writing that your TFN not be disclosed to any other super provider.

Declining to quote your TFN to the trustee of your super fund is not an offence. However giving your TFN to your super fund will have the following advantages:

- your super fund 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 to your super and benefit payments when you start drawing down your super benefits; 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.

Information to employers

Payments should be made in accordance with your current procedures for submitting contributions to Club Plus Super.

If you are not currently making contributions to Club Plus Super, you can register online via EmployerAccess at clubplussuper.com.au/employeraccess.

Submitting payments

For employers using online EmployerAccess, you have the following options for making payments:

- i. Employer initiated Direct Debit – simply complete the Direct Debit Authority form providing your bank details, and then initiate payments online.
- ii. BPay® – using the biller code and reference number provided by Club Plus Super.
- iii. EFT – simply include your employer number and contribution number along with Club Plus Super account details.

If you have any questions about the contribution procedure or membership requirements, please call the Club Plus Super Employer Hotline on **1800 210 098**.

Contact us

member hotline: 1800 680 627
email: member@clubplussuper.com.au
website: clubplussuper.com.au

Club Plus Superannuation Pty Ltd ABN 26 003 217 990, AFSL No. 245362
RSE Licence No. L0000529 as trustee of Club Plus Superannuation Scheme
ABN 95 275 115 088, RSE Registration No. R1000757

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