

Voluntary contribution



Important: Please provide us with as much information as possible. Please tick box where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. *Denotes mandatory field.

☎ 13 11 84 sunsuper.com.au
✉ Reply Paid 2924 Brisbane Qld 4001

Member number

1 Personal details

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender*
<input type="text"/>	<input type="text"/>	<input type="button" value="M"/> <input type="button" value="F"/>
Street Address/PO Box*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Home phone number	Daytime phone number	
<input type="text"/>	<input type="text"/>	
Personal email address	Mobile phone number	
<input type="text"/>	<input type="text"/>	

Note: We can't accept voluntary contributions without a tax file number (TFN). Before you supply your TFN, please read the important information on page 2 of this form.

Tax file number (TFN) details - Sunsuper can use your TFN to help you bring your super together.

My TFN

Let us find your other super for you

Tick and we'll use your TFN to search for any other super you may have with other funds or the ATO, to the extent the law allows. If we find money with the ATO, this will normally be transferred automatically to your Sunsuper account. If we find money with other funds, we'll be in touch to help you combine them.

2 Employment status

Self-employed members:

Are you currently self-employed and intend to claim a tax deduction for all or part of the contributions?

If yes, please complete a *Notice of intent to claim a tax deduction* form and return it to us before whichever occurs earliest.

- The day you lodge your income tax return for the year in which the contributions were made **OR**
 - The last day of the income year after the income year in which you made the contributions.
- For a copy of the form please go to our website sunsuper.com.au or call us on 13 11 84.

Members aged 65 to 74:

If you're between 65 and 74 years of age, please confirm you have worked in paid employment for at least 40 hours in a period of not more than 30 consecutive days in this financial year.

If you're between 65 and 74 years of age, we can only accept your contribution if you meet the required work test. If you don't meet this work test, or are 75 years of age or over, we cannot accept your voluntary contribution.

3 Contribution details

For BPAY® details, please turn over

Amount of contribution*

Cheque number*

Please make cheque payable to Sunsuper Pty Ltd.

4 Authorisation and declaration

I declare that all the details on this Voluntary Contribution form are correct.

Providing your TFN

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect 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 superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account(s);
- the tax on contributions to your superannuation account(s) 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.

Member to sign here*

Date (DD/MM/YYYY)*



Please return the form to Sunsuper
Reply Paid 2924 Brisbane Qld 4001

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Sunsuper's Privacy Policy visit sunsuper.com.au/privacy or call 13 11 84.

Please continue over page

Important information

Accepting voluntary contributions

While we can always accept contributions that your employer is required to make for you, Government legislation sets out rules about when we can accept 'voluntary' contributions, such as personal contributions, any spouse contributions and 'additional' employer contributions.

We can only accept most voluntary contributions if we have your tax file number (TFN).

In addition, there is a limit on the amount we can accept in any one voluntary contribution. If you're age 65 or older on 1 July in the financial year in which the contribution is made, your limit is the amount of your non-concessional contributions cap (see below). If you're age 64 or less on 1 July in the financial year in which the contribution is made, your limit is three times the amount of your non-concessional contributions cap, if you choose to 'bring forward' contributions under the 'bring forward' rule (see below)[^].

We're required to refund any amount of a voluntary contribution that exceeds your limit. This rule doesn't apply to voluntary contributions made by your employer on your behalf.

From age 65–74, we can only accept voluntary contributions for you if you meet the 'work test'.

To satisfy the work test you must have been gainfully employed for at least 40 hours during a consecutive 30 day period within the financial year.

If you are aged 75 years or over, we're generally not able to accept any voluntary contributions for you.

Co-contribution

You may be eligible for a Government Co-contribution if:

- you make a non-concessional contribution to a complying superannuation fund or retirement savings account,
- you lodge an income tax return for the financial year in which the contribution was made,
- your total income (assessable income plus reportable fringe benefits plus reportable employer superannuation contributions) is less than \$51,021 in the financial year in which the contribution was made,
- you earned 10 per cent or more of your total income from running a business if you are self-employed, or from eligible employment, or a combination of both*,
- you haven't held a temporary resident visa at any time during the financial year (unless the visa is a class 405 or 410 visa or you are a New Zealand citizen), and
- you're less than 71 years old at the end of the financial year in which the contribution was made.

You can receive a maximum co-contribution of \$500 if your assessable income is under \$36,021. This reduces progressively to nil once your assessable income reaches \$51,021.

Preservation

Any voluntary contributions you make must be preserved in your account until:

- you retire at your preservation age (55 for people born prior to 1 July 1960) but increasing in yearly increments to age 60 for people whose dates of birth range from 1 July 1960 to 1 July 1964),
- you resign from employment at or after age 60,
- you're totally and permanently disabled,
- you're permanently incapacitated,
- your death,
- you reach age 65, or
- you reach preservation age, but do not retire or cease employment and purchase a non-commutable income stream.

You may also be able to apply to access preserved money on compassionate grounds.

Voluntary after-tax contributions cap¹

The amount of voluntary after-tax contributions you can make in a financial year, without being subject to additional tax, is subject to the nonconcessional contributions cap[^]. The contributions cap for the 2016–17 financial year is \$180,000, unless the 'bring forward' rule applies as explained below.

Please contact the Australian Taxation Office (ATO) on 13 10 20 or go to www.ato.gov.au for information about tax, penalties and what to do if you exceed your contribution caps.

Bring Forward Rule¹

If you are under age 65 in a particular financial year you may be able to 'bring forward' two years worth of contributions, effectively giving you a cap of \$540,000 over three years.

For example, provided you haven't already exercised the bring forward rule in the previous two years, you can make contributions up to a total of \$540,000 over the three year period 2014/2015–2016/2017 without exceeding your cap. Any contributions over \$540,000 in that three year period will be subject to tax at your marginal tax rate.

If you are aged 65 or over, you cannot 'bring forward' contributions, and will have a cap of \$180,000 for the 2016–17 financial year.

[^]The non-concessional contributions cap applies to all your 'non-concessional contributions' for a financial year - these include member voluntary contributions, spouse contributions, excessive concessional contributions and the tax free portion of an overseas transfer. For more information please call the ATO on 13 10 20.

*Eligible employment generally means anything resulting in you being treated as an employee. Amounts from eligible employment also includes some income of employees who think of themselves as being self-employed, such as those who run their business through a company and the company pays them salary or wages.

¹In the 2016 Federal Budget, the Government proposed to replace the current non-concessional cap with a lifetime cap of \$500,000 effective from 7:30pm on 3 May 2016, incorporating non-concessional contributions made since 1 July 2007. Refer to the Contribution caps factsheet at sunsuper.com.au/factsheets for up-to-date information.



Member Voluntary
Billier Code: 38232

BPAY Reference Number: Go to sunsuper.com.au/bpay to generate your reference number.

Telephone & Internet Banking — BPAY®

Contact your bank or financial institution to make this payment from your cheque, savings, debit or transaction account. More info: www.bpay.com.au

© Registered to BPAY Pty Ltd ABN 69 079 137 518

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of the Sunsuper Superannuation Fund ABN 98 503 137 921 MySuper Authorised 98 503 137 921 996