

# Voluntary contribution

**Important:** Please provide us with as much information as possible. Please tick boxes 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](http://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\*

Suburb/Town*	State*	Postcode*	Home phone number	Daytime phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<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

If over age 67, I've met the work test<sup>1</sup>

<sup>1</sup> To meet the work test for the current financial year, you must have worked in paid employment for 40 hours over 30 consecutive days. Once aged 75 we're unable to accept a voluntary contribution from you.

If no, we're unable to accept your voluntary contribution unless your eligible for the work test exemption?

The work test exemption applies to me

You must have met the work test in the previous financial year, have had a 'total superannuation balance' below \$300,000 on 30 June of the previous financial year, and not have previously relied on the work test exemption.

## 2 Claiming a tax deduction

Do you intend to claim a tax deduction?

If No, go to Section 3

If Yes, and you intend to claim a tax deduction for contributions you paid to Sunsuper, you will need to let us know using the online form in *Member Online* before submitting this form or complete a *Notice of intent to claim a tax deduction form* from [ato.gov.au](http://ato.gov.au) to submit with this withdrawal request. Please also indicate the relevant financial year here:

Relevant Financial Year (YYYY/YYYY)

**Please note:** If you intend to claim a tax deduction for voluntary after tax contributions paid to your Sunsuper account, it's important you let us know **BEFORE** we make your payment. If you close your account, income tax laws don't allow us to complete any future requests for tax deductions. If you make a partial withdrawal or transfer, the maximum amount you can later claim a tax deduction for is the reduced contribution amount remaining with us. If you intend to claim a tax deduction, you can let us know by completing the online form in *Member Online* or send us a completed *Notice of intent to claim a tax deduction form* from [ato.gov.au](http://ato.gov.au) and we'll send you confirmation to include your tax return.

**Please note:** To claim a tax deduction for years prior to 2017-18, you must have been self-employed. Visit [ato.gov.au](http://ato.gov.au) for more information.

## 3 Contribution details For BPAY® details, please turn over

Amount of contribution\*

Cheque number \*

Please make cheque payable to Sunsuper Pty Ltd.

➔ Please continue over page

## 4 Financial adviser

Please communicate with my financial adviser where possible regarding this form. I have attached (or previously provided) a signed third party authority for my financial adviser to access information about my Sunsuper account(s).

Please communicate with my financial adviser about this form via email. I acknowledge email is not a secure form of communication.

Adviser name/Company:

## 5 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](https://www.sunsuper.com.au/privacy) or call 13 11 84.

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

# 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).

Your total superannuation balance, at 30 June the previous year, must be less than \$1,600,000 to be eligible to make non-concessional contributions.

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 67–74, we can only accept voluntary contributions for you if you meet the 'work test'.

To satisfy the work test you must work at least 40 hours over a period of 30 consecutive days during the financial year the contributions were made, or are eligible for the work test exemption..

To meet this exemption, you must have met the work test in the previous financial year, have had a 'total superannuation balance' below \$300,000 on 30 June of the previous financial year, and not have previously relied on the work test exemption.

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

## Claiming a tax deduction

Personal contributions for which a tax deduction is claimed will count towards the concessional contributions cap. Refer to [ato.gov.au](http://ato.gov.au) for more information.

## 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 \$52,697 in the 2018/2019 financial year 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 will not be eligible for co-contributions if:

- your non-concessional contributions exceed the cap for that financial year, or
- your total superannuation balance, at 30 June of the previous financial year, equals or exceeds \$1,600,000.

You are not entitled to a super co-contribution for any personal contributions you have made that have been allowed as a tax deduction.

For more information about Government co-contributions, visit [sunsuper.com.au/co-contributions](http://sunsuper.com.au/co-contributions)

## 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 cap

The amount of voluntary after-tax contributions you can make in a financial year, without being subject to additional tax, is subject to the non concessional contributions cap<sup>†</sup>. The contributions cap for the 2018–19 financial year is \$100,000, 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](http://www.ato.gov.au) for information about tax, penalties and what to do if you exceed your contribution caps.

## Bring Forward Rule

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 \$300,000 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 \$300,000 over the three year period 2018/2019–2021/2022 without exceeding your cap. Any contributions over \$300,000 in that three year period may be subject to additional tax.

If you are aged 65 or over, you cannot 'bring forward' contributions, and will have a cap of \$100,000 for the 2018–19 financial year.

<sup>†</sup> 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 or visit [sunsuper.com.au/contributioncaps](http://sunsuper.com.au/contributioncaps)

\*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.

## First Home Buyer Super Saver Scheme

Eligible contributions can also be withdrawn and used towards a first home deposit. Conditions apply, visit [sunsuper.com.au/FHSSS](http://sunsuper.com.au/FHSSS) for more information.

## Downsizer Contributions

If you are aged 65 or older you will be able to contribute the proceeds from selling your home as a one-off non-concessional contribution to your super, limited to \$300,000 per person (\$600,000 per couple). This measure applies where the contract of sale was exchanged on or after 1 July 2018, and does not include investment properties, holiday homes, caravans or other mobile homes. These contributions do not count towards the non-concessional contributions cap. For more information visit [sunsuper.com.au/downsizer](http://sunsuper.com.au/downsizer)



Member Voluntary  
Billir Code: 38232

BPAY Reference Number: Go to [sunsuper.com.au/bpay](http://sunsuper.com.au/bpay) to generate your reference number.

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