



FuturePlus Super

Payroll Deduction Form

Member Contributions

Please complete in capital letters and in BLACK INK only

Give this form to your Payroll Officer and DO NOT return to the Fund.

This form is to be completed if you wish to have regular superannuation contributions deducted from your pay. This authority allows your employer to pay your contributions directly from your pay to the FuturePlus Super account.

If you wish to rollover monies into your existing superannuation fund, please complete a "Transfer-in Authority" form (available from Member Services or the FuturePlus Super website – see "For Enquiries" for details).

Payroll no.

1. Your details

Member No Date of birth (dd/mm/yyyy) / /

Title (e.g. Mr/Mrs/Ms/Miss/Dr)

Family name

Given name(s)

Contact Details (postal address, telephone, email)

No./Street/PO Box

Suburb/Town/City

State/Territory Postcode Country (if outside Australia)

Phone: Home no. (inc. STD/ISD) Business no. (inc. STD/ISD)

Mobile no. Fax no. (inc. STD/ISD)

E-mail address

Residential Address

Same as Postal Address above

Different from Postal Address above – you MUST complete below

No./Street

Suburb/Town/City

State/Territory Postcode Country (if outside Australia)

2. Regular Contributions – (by Payroll deduction) WARNING

– There are limits to the amount of concessional and non-concessional contributions that you or your employer can make to the Fund that will be taxed concessionaly. Furthermore we will not be able to accept any non-concessional contributions made on your behalf if we don't have your Tax File Number. See the Important Notes for further information.

Please tick the appropriate option(s) and enter the contribution amount below:

CONCESSIONAL CONTRIBUTIONS

OPTIONAL EMPLOYER CONTRIBUTIONS (PRE-TAX OR SALARY SACRIFICE*)

How much do you want your employer to deduct from your gross salary or wages?

\$ PER week fortnight month

NON-CONCESSIONAL CONTRIBUTIONS

OPTIONAL MEMBER CONTRIBUTIONS (AFTER-TAX)

How much do you want deducted from your net salary/wages?

\$ PER week fortnight month

* Optional employer contributions are subject to employer's agreement.

3. Regular spouse contributions

If you wish to have regular spouse contributions deducted from your pay, please complete this section. If you have not completed the application for membership – spouse form, please complete and forward to FuturePlus Super.

This authority allows your employer to pay contributions directly from your pay to FuturePlus Super.

Please enter the contribution amount and tick the appropriate option below:

I wish to make contributions on behalf of my spouse by regular deductions from my after-tax pay of:

\$ per week fortnight month

4. Indemnity

In consideration to your consenting to make such deductions and payment as above, I agree for myself, my executors, administrators and assigns, to hold my employer:

Employer name

and every employee thereof, harmless and indemnified against any claim arising out of any act or omission to act in pursuance of this authority or any failure to make deductions and remittances as authorised herein. This authority cancels any existing FuturePlus Super payroll deduction authority and continues until it is withdrawn by me in writing.

Signed

Date (dd/mm/yyyy)

 / /

5. Applicant declaration

I have fully read this form and the information completed is true and correct..

Signed

Date (dd/mm/yyyy)

 / /

What to do next

Please ensure:

- That this form is given to your payroll officer. DO NOT RETURN FORM TO THE FUND;
- You have signed and dated Section 5 "Applicant Declaration".

For Enquiries

FuturePlus Super
website: www.futureplussuper.com.au

Phone: 1800 067 059 (8.30 am – 5.00 pm Mon – Fri)
enquiries: info@futureplussuper.com.au

IMPORTANT NOTES

You should read the Product Disclosure Statement (PDS) before completing this form. The PDS is available from Member Services and the Fund's website.

CONTRIBUTIONS

CONCESSIONAL CONTRIBUTIONS

Optional Employer Contributions

In some instances, your employer may make additional contributions to FuturePlus Super on your behalf and adjust your pre-tax salary for such contributions. This is often referred to as "salary sacrifice". Personal contributions, which are made in this way, are treated like employer contributions for taxation purposes.

You should discuss the availability of this option with your employer and obtain financial advice to ensure that salary sacrifice is appropriate for you.

Concessional Contributions Cap

Any concessional contributions you or your employer make up to the cap limit per financial year will be taxed at 15%. If your concessional contributions exceed the cap in a financial year the excess will be taxed at the top marginal rate plus the Medicare Levy. Please note that the concessional cap amount is indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

For the amount of the cap that applies to the current year, please see the Contributions fact sheet that forms part of the Product Disclosure Statement information available on the website or contact Member Services.

NON-CONCESSIONAL CONTRIBUTIONS

Optional Member Contributions

You may wish to supplement your employer's contributions with personal (after-tax) superannuation contributions, and you have two choices:

- Regular payroll deductions, or
- Single (lump sum) payment ("*Optional Contribution*" form¹)

Non-concessional Contributions Cap

Non-concessional contributions to super will be limited to the non-concessional cap amount per financial year if you are 64 years or younger, or 65 years to 74 years and satisfy the work test (that is you are gainfully employed for at least 40 hours during a consecutive 30 day period each year a contribution is made). If you are younger than 65, you can bring forward up to three years worth of these contributions provided that at the end of the third year you have not contributed an amount exceeding three times the non-concessional cap. Please note that the non-concessional cap is six times the concessional contribution cap amount.

If you exceed the non-concessional cap, the contributions in excess of the cap will be taxed at the top marginal rate plus the Medicare Levy.

For the amount of the cap that applies to the current year, please see the Contributions fact sheet that forms part of the Product Disclosure Statement information available on the website or contact Member Services.

TRANSFERS FROM OTHER SUPERANNUATION FUNDS

The Fund can accept transfers of superannuation benefits from other funds.

Such transfers can be arranged by completing a '*Transfer-in Authority*' form¹.

HAVE YOU PROVIDED YOUR TAX FILE NUMBER (TFN) TO THE FUND

If you or your employer have not provided your TFN to the Fund by the end of a financial year, then all your concessional contributions will be taxed at the top marginal tax rate, plus Medicare levy, if they exceed \$1,000. For any accounts that begin after 1 July 2007, the \$1,000 threshold does not apply. Furthermore, your Fund will not be able to accept any non-concessional contributions from you if we do not have your TFN.

For this reason it is crucial that you consider providing your TFN to the Fund, either directly or through your employer, as soon as possible (if you haven't already done so). You should also check your Member Benefit Statement to ensure that your TFN is correctly recorded. Further information concerning TFNs can be found in the PDS.

PROTECTING YOUR PRIVACY

Some of the personal information you are requested to provide is required to establish and maintain your membership in FuturePlus Super while other information is required under Australia's Anti-Money Laundering and Counter-Terrorism Financing laws.

The Trustee is fully committed to comply with the National Privacy Principles in the way in which your personal information is stored and used. Full details of how this is achieved are contained in the Trustee's Privacy Policy, which is available from Member Services or the website at www.futureplussuper.com.au.

TRUSTEE INFORMATION

Please note that the information contained in this document is of a general nature only and does not constitute personal advice as it does not take into account your personal objectives, financial situation or needs. Any advice in this document is provided by Chifley Financial Services Limited (ABN 75 053 704 706), as an Australian Financial Services Licensee (AFSL 231148). Chifley Financial Services Limited is an APRA Registrable Superannuation Entity Licensee and the trustee of FuturePlus Super (ABN 76 829 356 693). Chifley Financial Services Limited is co-owned by Energy Industries Superannuation Scheme Pty Limited (ABN 72 077 947 285), Unions NSW, Australian Workers Union (ABN 28 853 022 982 trading as the Australian Workers Union National Office) and the Australian Workers Union (ABN 70 662 384 762 trading as The Australian Workers Union Greater New South Wales Branch).

You should not rely solely on this information and you should consider your own personal objectives, financial situation and needs before acting on this information. Prior to making any investment decision you should obtain and consider the relevant Product Disclosure Statement (PDS) or other offer document and seek professional investment advice.

¹Forms are available from Member Services or the FuturePlus Super website – see "For Enquiries" on Page 2 for details