



### 3. Are you eligible to contribute?

Under superannuation law, you must be eligible to make a contribution to this account. The table below shows the circumstances under which you are eligible to make each type of contribution. Please tick the circumstances that apply to you.

Contribution types	Personal contributions (including those made by a self employed individual)	Mandated employer contributions (award and superannuation guarantee contributions)	Non-mandated employer contributions (including directed termination payments)	Eligible spouse contributions <sup>1</sup>
<input type="checkbox"/> You are under age 65	✓	✓	✓	✓
<input type="checkbox"/> You:	✓	✓	✓	✓
<ul style="list-style-type: none"> <li>are 65 years of age or over, but not age 70; and</li> <li>(other than for mandated employer contributions) have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made</li> </ul>				
<input type="checkbox"/> You:	✓	✓ (Award contributions only)	✓	✗
<ul style="list-style-type: none"> <li>are 70 years of age or over, but not age 75; and</li> <li>(other than for mandated employer contributions) have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is made</li> </ul>				
Other than for mandated employer contributions, the contribution must be received on or before the day that is 28 days after the end of the month in which you turn 75				
<input type="checkbox"/> You are 75 years of age or over	✗	✓ (Award contributions only)	✗	✗

<sup>1</sup> If a spouse contribution is made, you must confirm the person making the contribution is either legally married to you or living with you on a genuine domestic basis as a couple or in a relationship that is registered under a prescribed State/Territory government relationship register and is not entitled to a tax deduction for the contribution.

### 4. Contribution/Rollover details

Refer to page 4 for definitions of contributions and preserved benefits.

I wish to make the following contribution<sup>2</sup>:

Employer contribution <sup>3</sup>	Personal deducted contribution <sup>3,4</sup>	Personal undeducted contribution <sup>4,5</sup>	Salary sacrifice contribution <sup>3</sup>	Superannuation guarantee contribution <sup>3</sup>	Spouse contribution <sup>4,5</sup>	Total
\$	\$	\$	\$	\$	\$	\$

2 The Government has set caps on the amount of contributions you can make each financial year on a concessional basis. Contributions above these caps may be subject to additional tax, which is determined by the ATO after the end of the financial year.

3 This type of contribution is counted towards your concessional contributions cap.

4 We're generally unable to accept a single member contribution, including:

- a personal deducted contribution if you haven't completed sections 2, 5 and 8
- a personal undeducted contribution
- a spouse contribution

if it exceeds the fund cap (three times the non-concessional contributions cap or the non-concessional contributions cap if you are 65 or over on 1 July of the financial year in which the contribution is made) or if you have not supplied us with your TFN.

5 This type of contribution is counted towards your non-concessional contributions cap.

**Note:** if you're making a personal deducted contribution and wish to provide a valid Personal Tax Deduction Notice to confirm your intention to claim a tax deduction for this contribution, you must complete sections 2, 5 and 8 of this form. You should also ensure you complete all other applicable sections.

**i** If you have not previously supplied your TFN to us, please complete section 6.

This contribution is by (tick box):

Cheque for \$

**Note:** make cheques payable to Asgard – Advance Super (Name of investor) or Asgard – Advance RSA (Name of investor) and cross them 'not negotiable'.

OR

Electronic transfer

**i** Complete a direct debit request (not required if you have also nominated a regular savings plan drawing from the same account).

Note: This contribution will be processed as belonging to the financial year in which it was made.

Rollover for \$

Note: attach cheque and documentation.

### 5. Making a personal deducted contribution?

Complete this section if you're making a personal deducted contribution at section 4 and wish to provide a valid Personal Tax Deduction Notice at this time.

If you don't complete this section you can provide a separate Personal Tax Deduction Notice at a later time, subject to tax law restrictions.

My personal contribution covered by this notice is the amount shown as a personal deducted contribution in section 4. I intend to claim this amount as a tax deduction under Subdivision 290-C of the Income Tax Assessment Act 1997.

Yes OR  No

### 6. Tax file number

Tax file number

-    -

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's not an offence to not 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
- 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.

### 7. Investment instruction (Advance Retirement Suite only)

- Complete A, B and/or C below.
- Ensure the amounts to be invested in each add up to the total amount of your cheque.

#### A. Managed funds – existing investment selection

Please invest in my existing investment selection.

Note: This will not rebalance your portfolio

Amount \$

OR

#### B. Managed funds – dollar-based investment

Please invest into the managed investment(s) below.

Note:

- This will not rebalance your portfolio.
- You can only invest in managed investments currently in your investment profile.
- The Trustee will calculate and deduct upfront fees (if applicable) and the cash balance requirement from the gross amount.

Product code	Managed investment name	Gross amount

Total \$

### C. Managed funds – new investment selection

Please invest in a new investment selection.

Amount \$

Note: This will rebalance your portfolio

**i** Attach a PDS Part 2 – Investment selection for Advance Retirement Suite.

### 8. Signature

I confirm that:

- the details supplied by me on this form are true and correct
- if I have completed section 5, I intend to claim a personal tax deduction for the full amount shown as a 'personal deducted contribution' in section 4
- if a spouse contribution is being made, the person actually making the contribution is either legally married to me or living with me on a genuine domestic basis as a couple or in a relationship with me that is registered under a prescribed State/Territory government relationship register and that person is not entitled to a tax deduction for the contribution.

Signature

Date

     

### Definitions

**All contributions are preserved.**

**Employer contributions** are contributions made by the employer which are more than the minimum superannuation guarantee contributions.

**Personal deducted contributions** (also referred to as member deducted contributions) are contributions made directly by an individual for which they can claim a tax deduction. To make such contributions, the individual needs to be unsupported (not working for an employer), or if they do work for an employer, at least 90% of their total income must come from sources other than eligible employment.

**Personal undeducted contributions** (also referred to as member undeducted contributions) are contributions made by an individual which cannot be claimed as a tax deduction. These contributions do not attract contributions tax.

**Preserved benefits** can be paid in cash if a person:

- resigns or retires after reaching their preservation age (see below) and does not intend ever again to work more than 10 hours each week\*
- resigns or retires from gainful employment after turning 60\*
- reaches age 65\*
- dies or is permanently incapacitated
- has a terminal medical condition
- experiences severe financial hardship\*
- has compassionate grounds\*
- was a temporary resident who has departed Australia.

Date you were born	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1962 – 30 June 1964	59
after 30 June 1964	60

\* From 1 April 2009 not available to current or former holders of temporary visas unless they are permanent residents, or citizens of Australia or New Zealand.

**Salary sacrifice contributions** are contributions made from the employee's pre-tax salary. The employee forgoes part of their salary and their employer pays this amount into the employee's superannuation fund instead.

**Superannuation guarantee contributions** are the minimum contributions payable by employers. They are currently equal to 9% of an employee's salary. Superannuation contribution paid under an industrial award or agreement is also classified as this type of contribution.

**Spouse undeducted contributions** are contributions made by a person legally married to the member or living with the member on a genuine domestic basis as a couple or in a relationship that is registered under a prescribed State/Territory government relationship register. These contributions are **not eligible to be claimed as a tax deduction**. Some people may be eligible for a tax offset for this type of contribution.

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