





## 7. Regular Deposit Plan – minimum \$100 (continued)

I wish to cancel my Regular Deposit Plan.

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.**

Circumstances in which contributions may be made and the types of contributions that may be accepted by us:

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>#</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: <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> <p>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</p>	✓	✓ (Award contributions only)	✓	✗
<input type="checkbox"/> You are 75 years of age or over	✗	✓ (Award contributions only)	✗	✗

<sup>#</sup> If a spouse contribution is made, you confirm the person making the contribution is either legally married to you, 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.

### Definitions of contributions

**All contributions are preserved.**

**Employer Contributions** are contributions made by the employer which are more than the minimum Superannuation Guarantee Contributions (see below).

**Personal Deducted Contributions** are contributions made by employees that **will be claimed as a tax deduction**. Most employees don't qualify to claim a tax deduction for their own contributions as they must get 90% of their income from self-employment.

**Personal Undeducted Contributions** are contributions made by employees, and **won't be claimed as a tax deduction** by the employee.

**Salary Sacrifice Contributions** are contributions made by the employer from an employee's pre-tax salary. The employee sacrifices part of their salary and their employer pays an equivalent amount as a superannuation contribution. Although this type of contribution is considered to be an employer contribution, it belongs to the employee.

**Superannuation Guarantee Contributions** are the minimum contributions payable by employers. They are currently equal to 9% of an employee's salary. Superannuation 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.



**12. Change of financial adviser**

I have changed my financial adviser. My new financial adviser is:

Adviser's company

Adviser's name

Adviser's phone

Adviser's code

 BA 

I authorise the Trustee to change the financial adviser on my account. This authorisation revokes my previous financial adviser's right to information relating to my account and now authorises the Trustee to provide information relating to my account, and pay adviser remuneration, to my new financial adviser.

Dealer stamp

**13. Signatures**

Please make the changes as marked in sections 1 to 12 to my Account.

Signature

Date