

CONTRIBUTION ADVICE

PLEASE NOTE !

This is one of the most important forms as it informs us, as administrators, how to tax any contributions that are made for a member. Any errors made in the treatment of your contributions can result in you paying **TOO MUCH TAX**, so please complete this form carefully.

If you have any questions in regards to the tax treatment of different types of contributions, please refer to your financial adviser or tax accountant.

FUND NAME:

Contribution Details: (see below for explanation of each category)

		Breakdown of Contributions made				
Member Name	Total	Employer	Personal		Spouse	Child
		Concessional	Concessional	Non-Concessional	Non-Concessional	Non-Concessional

Employer Concessional:

This includes:

- Amounts paid by your employer for their superannuation guarantee obligations (if you are an employee); plus
- Additional amounts paid by your employer on your behalf (commonly called "Salary Sacrifice") that are paid from your **pre-tax** salary; plus
- Amounts paid by your employer as part of the benefits they provide (eg a company may pay 15% superannuation on behalf of their employees, which is in excess of their statutory obligations); plus
- Most contributions paid for employees that are employed by their own companies

Personal Concessional:

This covers situations where:

- You are under 75 and want to claim a tax deduction personally for contributions made

Personal Non-Concessional:

This includes:

- Amounts paid by your employer from your **after-tax** salary; plus
- Personal contributions for which a tax deduction will **NOT** be claimed (formerly referred to as "Undeducted Contributions") from any source

Spouse Contributions:

This means:

- Amounts contributed on behalf of your spouse. While there is no limit on the amount that can be contributed, the person paying may get a rebate of up to 18% on their tax return for contributions up to \$3,000 provided the spouse's assessable income plus reportable fringe benefits is less than \$13,800.

Child Contributions:

This means:

- Amounts contributed on behalf of a child under 18 by anyone. There is a limit of \$3,000 in total that can be contributed over each 3 year period for a child in this manner.

I hereby confirm that the above information is correct

Signature of Employer (for employer contributions) / Members' representative (for other contributions)	Date
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