Advance Retirement Suite – Super/Pension

Contribution/Rollover Remittance Advice

Trustee: BT Funds Management Ltd (BTFM) ABN 63 002 916 458 AFSL 233724

ADVANCE
ASSET MANAGEMENT

GUIDE TO COMPLETING THIS FORM

> Complete this form to make a one-off deposit into your Advance Retirement Suite – Super Account.

> Complete this form in **BLOCK LETTERS** by typing directly into the form or using a **black pen**, print and sign it.

> Once completed, follow the instructions on the back page to return your form to Advance.

> Questions? Call our Customer Relations team on 1800 819 935 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email investorservices@advance.com.au

Note:

> Where there is a reference to a fee excluding GST, a net GST expense recovery amount (after reduced tax input credits) of the fee is payable and will be added to the amount deducted from your account.

> Privacy laws protect your privacy. Read our Privacy Policy for more information. A copy can be obtained from our website advance.com.au

> If you are making a personal deducted contribution, sections 2, 5 and 8 of this form must be completed. In addition, you should also ensure you have completed all other applicable sections.

PLEASE NOTE THAT THIS FORM CANNOT BE FAXED OR EMAILED.

1. ACCOUNT DETAILS

Account Number

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname

2. ADDRESS

Your address is required if you are making a personal deducted contribution. You may specify a residential or postal address. No address changes will be made to our systems as a result of the address you supply here.

Street address

	State	Postcode
Country, if not Australia		

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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)	Nonmandated employer contributions (including directed termination payments)	Eligible spouse contributions#
You are under age 65	✔	✔	✔	✔
You: > are 65 years of age or over, but not age 70, and > (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	✔	✔	✔	✔
You: > are 70 years of age or over, but not age 75, and > (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 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	✔	✔ Award contributions only)	✔	✘
You are 75 years of age or over	✘	✔ Award contributions only)	✘	✘

If a spouse contribution is made, you confirm the person making the contribution is either legally married to you or living with you on a genuine domestic basis 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[1]:

Employer contribution[2]

$

Personal deducted contribution[2,3]

$

Personal undeducted contribution[3,4]

$

Salary sacrifice contribution[2]

$

Superannuation guarantee contribution[2]

$

Spouse contribution[3,4]

$

Total

$

[1] 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. For information about these caps, please refer to our 'Tax and your retirement' flyer.

[2] This type of contribution is counted towards your concessional contributions cap.

[3] 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, and

> 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.

[4] 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 (cross [✘] box):

☐ Cheque for

$, • X X

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

OR

☐ Electronic transfer

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.

OR

☐ Rollover for

$, • X X

Note: Attach cheque and documentation.

5. MAKING A PERSONAL DEDUCTED CONTRIBUTION?

Complete this section if you are 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 ☐ 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, 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.

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.

Amount $, • X X

Note: This will not rebalance your portfolio.

OR

B. Managed funds – dollar-based investment

Please invest into the managed investment(s) below.

Product code	Managed investment name	Gross amount $
	Total	

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.

C. Managed funds – new investment selection

Please invest in a new investment selection.

Amount $, • X X

Note: This will rebalance your portfolio

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, and

> 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 (dd/mm/yy)

Definitions

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 employees.

'**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. For the latest superannuation guarantee rate, please refer to the www.ato.gov.au. A Productivity or Award 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 legally married or defacto spouse living with the member on a genuine domestic basis.

These contributions won't be claimed as a tax deduction by the member or the spouse making the contribution.

'**Preserved Benefits**' can be paid in cash if a person:

> resigns or retires after reaching their preservation age (see table) and does not intend ever again to work more than 10 hours per week

> resigns or retires after turning 60

> reaches age 65

> dies or is permanently incapacitated

> experiences severe financial hardship

> has compassionate grounds

> is an eligible temporary resident who is leaving Australia permanently

> leaves an employer who has made contributions.

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 1963 – 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.

SEND THIS COMPLETED FORM TO US:

Online: Using our secure Document Upload facility on Investor *Online* or AdviserNET (accessed from Forms > Document Upload menu)

By Post: Advance Asset Management
GPO Box B87, Perth WA 6838

If you submit online, you don't need to post us the original.

FOR FURTHER ASSISTANCE CONTACT:

CUSTOMER RELATIONS
1800 819 935

FAX
(08) 9481 4834

EMAIL ADDRESS
investorservices@advance.com.au

INTERNET ADDRESS
advance.com.au

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