



#### 4. Reports and information

Send investor reports to (tick one):

Investor OR  Financial adviser

I'd like to receive information, special offers and exclusive opportunities about other products or services, which may be supplied by Asgard, other members of the St.George Bank Group or other preferred providers that Asgard considers may be of value and interest to me.

Yes OR  No

If you do not tick either box, we will use your information as set out in the Privacy Brochure.

#### 5. Regular Deposit Plan

Also see next page, *Definitions of contributions*.

Establish a regular deposit plan or amend my existing plan as follows:

My regular deposit will be \$         commencing on

**Note:** If no start date is specified in this section, the direct debit will start immediately.

Please allow up to 5 days from receipt of account amendment.

The frequency of deposits will be (tick one):  monthly  quarterly  half-yearly  annually

Date of final payment (optional)

**My contributions\* will be made up of:**

Employer contribution <sup>^</sup>	Personal deducted contribution <sup>†^</sup>	Personal undeducted contribution <sup>†#</sup>	Salary sacrifice contribution <sup>^</sup>	Superannuation guarantee contribution <sup>^</sup>	Spouse contribution <sup>†#</sup>	Total
\$	\$	\$	\$	\$	\$	\$

\* Contribution caps apply to each financial year's contributions. 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.

† We are unable to accept a single member contribution (personal deducted, personal undeducted or spouse contribution) where it exceeds the non-concessional contributions cap for your age or you have not supplied us with your TFN.

# This type of contribution is also known as a non-concessional contribution.

^ This type of contribution is also known as a concessional contribution.

**i** If you wish to commence a regular deposit plan or change your financial institution account details, also complete a direct debit request.

**i** Complete a TFN notification form if you haven't provided your TFN.

Nominate the regular deposit plan fee (before GST) to apply to your regular deposit plan deposits (a corresponding amount will be paid to your financial adviser as remuneration):

Regular deposit plan fee    % (max 5.0%)

I wish to cancel my regular deposit plan.

## 5. Regular deposit plan (continued)

Under superannuation law, you must be eligible to make a contribution to this account. The following table 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>#</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 or living with you on a genuine domestic basis 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 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.



**9. Change of employer**

I have left my employer, but would like to keep my funds with Asgard within the Asgard Super Account. I have read and understood the current Asgard Super/Pension Product Disclosure Statement (PDS) and have read and understood the acknowledgments, confirmations and agreements (copies of the PDS for the Asgard Super/Pension Account are available from your financial adviser or the Contact Centre). I acknowledge that I will no longer be entitled to an administration fee discount. If I have insurance, I agree to pay Asgard's monthly insurance administration fee of \$4.10.

**OR**

I have changed my employer, but would like to keep my funds with Asgard within the Asgard Employee Super Account.

**My new employer details are:**

Employer name

Asgard employer account number

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Address

 State  Postcode 

Phone (Business)

Facsimile

Date joined new employer

**10. Declaration to have restricted non-preserved funds made accessible**

**I resigned/retired from my employer on:**

My employer made contributions to my account on my behalf.

**i** Attach a copy of your letter of resignation provided to your employer.

