Voluntary Contributions by Payroll Deduction

What you need to do

Complete this form if you would like to make personal after-tax contributions (non-concessional contributions) or before-tax salary sacrifice contributions (concessional contributions) by payroll deduction.

Please complete this form and give it to your payroll officer.

Please check that you have provided your Tax File Number (TFN) to GuildSuper before you complete this form. GuildSuper cannot accept or retain personal after-tax contributions without your TFN.

GuildSuper can accept before-tax salary sacrifice contributions; however, if we do not hold your TFN then these contributions may be taxed at a higher rate.

If GuildSuper does not hold your TFN, please enter your TFN here:

The collection and use of tax file numbers is strictly regulated by Commonwealth legislation. It is not compulsory to provide your Tax File Number, however, failing to do so may mean that you could pay a higher rate of tax than is necessary on your contributions. Furthermore, you will not be able to make any personal after-tax contributions. For further information about TFNs, please refer to the GuildSuper PDS and Member Guide.

1. Payroll deduction

Please deduct from my salary/wages for each pay period the following amounts:

$ as a personal (after-tax) contribution; and/or

$ as a salary sacrifice (before-tax) contribution and forward these amounts to GuildSuper

Note: There is no legal obligation on employers to offer before-tax salary sacrifice arrangements to employees. You should check with your employer whether you can salary sacrifice.

2. Your authorisation

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other:

Surname Given name

Date of birth Member No.

Employer

I authorise my employer (shown above) to make the superannuation contributions specified in this form and pay the same to GuildSuper.

I understand that my personal (after-tax) contributions will be forwarded to GuildSuper within 28 days after the end of the month in which the deduction is made, and/or that my before-tax salary sacrifice contributions will be forwarded by my employer to GuildSuper as per the terms of the salary sacrifice arrangement that I have agreed with my employer.

I agree that this authority shall remain in force until withdrawn by me in writing and that accumulated contributions and earnings will be preserved until retirement.

Signature ✗ Date

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Important information

Not all employers offer employees the option to salary sacrifice. There is no legislative requirement that your employer must offer you such an option. You should check with your employer.

If your employer does offer salary sacrifice arrangements, it is important that you discuss with your employer how making salary sacrifice contributions may affect your wages / salary; as well as its impact on the calculation of Superannuation Guarantee (SG) contributions your employer is required to make on your behalf.

Salary sacrifice contributions are taken into account when assessing your eligibility for certain Government entitlements and taxes such as the Medicare levy surcharge, some tax offsets, child support payments and some other government benefits. For more information go to ato.gov.au or obtain professional advice from a licensed financial adviser who can take into account your individual circumstances.

You should also consider the impact of any salary sacrifice arrangement on your work entitlements (for example, paid leave entitlements). Ask your employer for further information.

The Government has imposed annual caps on concessional (before-tax) and non-concessional (after-tax) contributions to super. If you exceed the concessional or non-concessional contribution cap, the Australian Tax Office may charge you additional tax. Please ensure that you monitor your contributions on a regular basis. For more information about contribution caps, visit **guildsuper.com.au/contributions** or go to **ato.gov.au**.

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