

# Defined Benefit Scheme

## Payroll Deduction Form

## Member Contributions

Please complete in capital letters and in BLACK INK only

**Give this form to your Payroll Officer and DO NOT return to the Scheme.**

This form is to be completed if you wish to have regular superannuation contributions deducted from your pay. This authority allows your employer to pay your contributions directly from your pay to the Energy Industries Superannuation Scheme account.

If you wish to rollover monies into your existing superannuation scheme, please complete a "Transfer-in Authority" form (available from Member Services or the Energy Industries Superannuation Scheme website – see "For Enquiries" for details).

### 1. Your details

Member No	<input type="text"/>	Date of birth (dd/mm/yyyy)	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Title	<input type="text"/> (e.g. Mr/Mrs/Ms/Miss/Dr)						
Family name	<input type="text"/>						
Given name(s)	<input type="text"/>						
<b>Contact Details (postal address, telephone, email)</b>							
No./Street/PO Box	<input type="text"/>						
Suburb/Town/City	<input type="text"/>						
State/Territory	<input type="text"/>	Postcode	<input type="text"/>	Country (if outside Australia)	<input type="text"/>		
Phone: Home no. (inc. STD/ISD)	<input type="text"/>			Business no. (inc. STD/ISD)	<input type="text"/>		
Mobile no.	<input type="text"/>			Fax no. (inc. STD/ISD)	<input type="text"/>		
E-mail address	<input type="text"/>						
<b>Residential Address</b>							
<input type="checkbox"/>	<b>Same as Postal Address above</b>						
<input type="checkbox"/>	<b>Different from Postal Address above – you MUST complete below</b>						
No./Street	<input type="text"/>						
Suburb/Town/City	<input type="text"/>						
State/Territory	<input type="text"/>	Postcode	<input type="text"/>	Country (if outside Australia)	<input type="text"/>		

**2. Regular Contributions – (by Payroll deduction) WARNING** – There are limits to the amount of concessional and non-concessional contributions that you or your employer can make to the Scheme that will be taxed concessional. Furthermore we will not be able to accept any non-concessional contributions made on your behalf if we don't have your Tax File Number. See the Important Notes for further information.

**Defined Benefit Contributions** – A member can elect to pay using *either* Concessional (pre-tax) or Non-Concessional (post-tax) contributions or a *combination of both*. The value of any Concessional contributions must be 'grossed up' from the standard regular contribution amount. The 'grossed up' amount can be established by multiplying your current Non-Concessional contribution amount by 1.17647. This 'grossing up' occurs due to the 15% contributions tax that must be paid by the Scheme on those type of contributions. Check with your employer if you are not sure of this amount.

I elect to have my Defined Benefit Scheme contributions paid as:

All Concessional (salary sacrifice) contributions; **OR**

All Non-Concessional contributions; **OR**

A combination of:

Concessional (salary sacrifice) contributions; \$  **AND**

Non-Concessional contributions of \$  per pay

**Optional (top-up) Contributions** – A member can elect to pay using *either* pre-tax, or post-tax contributions or a *combination of both*. Note that these contributions do *not* attract benefit points

I elect to have the following contributions paid into my Basic Benefit Accumulation Account:

Concessional (salary sacrifice) contributions of \$  per pay; and/or

Non-Concessional contributions of \$  per pay

### 3. Regular spouse contributions

If you wish to have regular spouse contributions deducted from your pay, please complete this section. If you have not completed the application for membership – spouse form, please complete and forward to the Energy Industries Superannuation Scheme.

This authority allows your employer to pay contributions directly from your pay to the Energy Industries Superannuation Scheme.

Please enter the contribution amount and tick the appropriate option below:

I wish to make contributions on behalf of my spouse by regular deductions from my after-tax pay of:

\$  per  week  fortnight  month

### 4. Indemnity

In consideration to your consenting to make such deductions and payment as above, I agree for myself, my executors, administrators and assigns, to hold my employer:

Employer name

and every employee thereof, harmless and indemnified against any claim arising out of any act or omission to act in pursuance of this authority or any failure to make deductions and remittances as authorised herein. This authority cancels any existing Energy Industries Superannuation Scheme payroll deduction authority and continues until it is withdrawn by me in writing.

Signed  Date (dd/mm/yyyy)  /  /

### 5. Applicant declaration

I have fully read this form and the information completed is true and correct..

Signed  Date (dd/mm/yyyy)  /  /

### What to do next

Please ensure:

- That this form is given to your payroll officer. **DO NOT RETURN FORM TO THE SCHEME;**
- You have signed and dated Section 5 "Applicant Declaration".

### For Enquiries

Energy Industries Superannuation Scheme  
website: [www.eisuper.com.au](http://www.eisuper.com.au)

Phone: 1300 369 901 (8.30 am – 5.00 pm Mon – Fri)  
enquiries: [info@eisuper.com.au](mailto:info@eisuper.com.au)

## IMPORTANT NOTES

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You should read the Product Disclosure Statement (PDS) before completing this form. The PDS is available from Member Services and the Scheme's website.

### CONTRIBUTIONS

#### CONCESSIONAL CONTRIBUTIONS

##### Optional Employer Contributions

In some instances, your employer may make additional contributions to the Defined Benefit Scheme on your behalf and adjust your pre-tax salary for such contributions. This is often referred to as "salary sacrifice". Personal contributions, which are made in this way, are treated like employer contributions for taxation purposes.

You should discuss the availability of this option with your employer and obtain financial advice to ensure that salary sacrifice is appropriate for you.

##### Concessional Contributions Cap

Any concessional contributions you or your employer make up to the cap limit per financial year will be taxed at 15%. If your concessional contributions exceed the cap in a financial year the excess will be taxed at the top marginal rate plus the Medicare Levy. Please note that the concessional cap amount is indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

For the amount of the cap that applies to the current year, please see the Product Disclosure Statement available on the website or contact Member Services.

#### NON-CONCESSIONAL CONTRIBUTIONS

##### Optional Member Contributions

You may wish to supplement your employer's contributions with personal (after-tax) superannuation contributions, and you have two choices:

- Regular payroll deductions, or
- Single (lump sum) payment ("*Optional Contribution*" form<sup>1</sup>)

##### Non-concessional Contributions Cap

Non-concessional contributions to super will be limited to the non-concessional cap amount per financial year if you are 64 years or younger, or 65 years to 74 years and satisfy the work test (that is you are gainfully employed for at least 40 hours during a consecutive 30 day period each year a contribution is made). If you are younger than 65, you can bring forward up to three years worth of these contributions provided that at the end of the third year you have not contributed an amount exceeding three times the non-concessional cap. Please note that the non-concessional cap is six times the concessional contribution cap amount.

If you exceed the non-concessional cap, the contributions in excess of the cap will be taxed at the top marginal rate plus the Medicare Levy.

For the amount of the cap that applies to the current year, please see the Product Disclosure Statement available on the website or contact Member Services.

#### TRANSFERS FROM OTHER SUPERANNUATION FUNDS

The Defined Benefit Scheme can accept transfers of superannuation benefits from other funds (including, in some circumstances, transfer from the Accumulation Scheme), whilst you remain employed with a Scheme employer.

Such transfers can be arranged by completing a '*Transfer-in Authority*' form<sup>1</sup>.

#### HAVE YOU PROVIDED YOUR TAX FILE NUMBER (TFN) TO THE SCHEME

If you or your employer have not provided your TFN to the Scheme by the end of a financial year, then all your concessional contributions will be taxed at the top marginal tax rate, plus Medicare levy, if they exceed \$1,000. For any accounts that begin after 1 July 2007, the \$1,000 threshold does not apply. Furthermore, your Scheme will not be able to accept any non-concessional contributions from you if we do not have your TFN.

For this reason it is crucial that you consider providing your TFN to the Scheme, either directly or through your employer, as soon as possible (if you haven't already done so). You should also check your Member Benefit Statement to ensure that your TFN is correctly recorded. Further information concerning TFNs can be found in the PDS.

#### PROTECTING YOUR PRIVACY

Some of the personal information you are requested to provide is required to establish and maintain your membership in the Energy Industries Superannuation Scheme while other information is required under Australian Government Anti-Money Laundering and Counter-Terrorism Financing measures.

The Trustee is fully committed to comply with the National Privacy Principles in the way in which your personal information is stored and used. Full details of how this is achieved are contained in the Trustee's Privacy Policy, which is available from Member Services or the Scheme's website at [www.eisuper.com.au](http://www.eisuper.com.au)

#### TRUSTEE INFORMATION

Please note that the information contained in this document is of a general nature only and does not constitute personal advice as it does not take into account your personal objectives, financial situation or needs. Any advice in this document is provided by FuturePlus Financial Services Pty Ltd (ABN 90 080 972 630) as an Australian Financial Services Licensee (AFSL 238445) on behalf of the Trustee of the Energy Industries Superannuation Scheme, Energy Industries Superannuation Scheme Pty Ltd (ABN 72 077 947 285). Energy Industries Superannuation Scheme Pty Ltd is an APRA Registrable Superannuation Entity Licensee (ABN Pool A – 22 277 243 559 and ABN Pool B – 64 322 090 181).

Members should not rely solely on this information and should consider their own personal objectives, financial situation and needs before acting on this information. Prior to making any investment decision you should obtain and consider the relevant Product Disclosure Statement (PDS) pertaining to your Scheme membership and seek professional investment advice.

<sup>1</sup>Forms are available from Member Services or the Energy Industries Superannuation Scheme website – see "*For Enquiries*" on Page 2 for details