



## Deposit



### What do I use this form for?

Complete this form if you want to make a one-off voluntary contribution to your QSuper account. Please complete in dark blue or black ink.

#### PLEASE NOTE:

- You cannot use this form to:

  - deposit superannuation contributions from another employer
  - deposit spouse contributions.
- Non-concessional contributions are contributions made from after-tax income. Non-concessional contributions include:

  - member after-tax contributions
  - spouse contributions.
- The non-concessional (after-tax) contributions cap is \$150,000 per person for the 2009/2010 financial year. However, a member who is under age 65 at any time during the financial year the contribution is made, can pay more than this by bringing forward two additional years' worth of contributions. While contributions may be made as a lump sum or spread over several transactions, the total amount of non-concessional contributions made over three years should not exceed \$450,000. Non-concessional contributions in excess of the cap will be liable for tax at 46.5%.
- If we do not have your tax file number (TFN) we are unable to accept your non-concessional (after-tax) contributions and you may miss out on any superannuation co-contribution you are entitled to. You have 30 days from the date of receipt of your contribution to give your TFN to QSuper before we must return your deposit to you.

#### PART A QSUPER ACCOUNT DETAILS

If you know your QSuper account number, please enter it in the box below.

Account number:

Defined Benefit account:

Accumulation account:

#### HELPING HAND

You can find your account number on your benefit statement.

#### PART B PERSONAL DETAILS

Title:  Mr  Mrs  Miss  Ms  Dr

Surname:

Given names:

Postal address:

State:  Postcode:

Residential address:  Same as above  Different (please provide below)

State:  Postcode:

Phone number (home):  (work):

(mobile):

Email address:

Date of birth: / /  (dd/mm/yyyy)

You must satisfy one of the following criteria to be eligible to contribute to QSuper (please tick):

- I am under age 65.
- I am age 65 or over, but under 75, and have worked at least 40 hours in a continuous 30-day period in the current financial year.

#### IMPORTANT:

- Please read the notice on page 4 before providing your TFN.

#### TAX FILE NUMBER

##### Tax file number (TFN)

If you have previously given your TFN to QSuper, you do not need to supply it again.

TFN:

# Deposit

## PLEASE NOTE:

- For any cash, cheque, or money order deposits, the unit price for that day will be applied to deposits received by 12.00pm. Deposits received after 12.00pm will have the next working day's unit price applied. Any deposits received by EFTPOS or BPAY® will have the unit price for the day the deposit is received applied to the deposit.
- The QSuper Board has the discretion to suspend unit prices if it requires further validation of a unit price for any reason. If the QSuper Board uses this discretion, information will be available on the QSuper website.
- If you would like more details on making regular contributions direct from your bank account (BPAY), please call QSuper.

### Super co-contribution

- You do not have to apply for the Commonwealth Government super co-contribution. You must have lodged a tax return for the financial year and the Australian Taxation Office (ATO) will use the information on it, and contribution information from your superannuation fund, to work out if you are eligible. If you are, the ATO will automatically calculate the superannuation co-contribution amount and deposit it into your superannuation account. You can download a copy of the *Superannuation co-contribution* fact sheet from our website, or call us and we'll send you one.

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## PART C HOW WOULD YOU LIKE THIS DEPOSIT INVESTED?

Voluntary contribution amount \$

- Please invest this deposit according to my investment preference.
- or
- Please invest this deposit in the following investment option/s (this deposit only):

	(Amount)		(Percentage)
Balanced	\$ <input type="text"/>	or	<input type="text"/> %
Cash Plus	\$ <input type="text"/>	or	<input type="text"/> %
Socially Responsible	\$ <input type="text"/>	or	<input type="text"/> %
Basic Growth	\$ <input type="text"/>	or	<input type="text"/> %
High Growth	\$ <input type="text"/>	or	<input type="text"/> %
Cash	\$ <input type="text"/>	or	<input type="text"/> %
Fixed Interest	\$ <input type="text"/>	or	<input type="text"/> %
Australian Shares	\$ <input type="text"/>	or	<input type="text"/> %
International Shares	\$ <input type="text"/>	or	<input type="text"/> %
<b>Total</b>			<b>100</b> %

▶ You should read our *Investment choice at a glance* fact sheet, before making an investment decision.

▶ If you do not indicate how you would like this deposit invested, it will be invested according to your investment preference.

▶ If you are unsure what your investment preference is, you can check your benefit statement, or call us and we'll tell you.

## PART D DECLARATION AND AUTHORISATION

- I declare I have read and understood the notes on this form.
- I understand the rules and conditions for deposits to my account, including the requirement that my deposit generally must also remain in the superannuation environment until I have both permanently retired and reached my preservation age.
- I also understand that neither the capital invested nor the investment returns of QSuper are guaranteed by the QSuper Board of Trustees, QSuper Limited, the State of Queensland, or any other party.
- I declare all information provided in this form is true and complete.
- All cheques should be made payable to QSuper, crossed not negotiable, and sent to the address shown on the back of this form.

(Signature)

SIGN HERE

(Date - dd/mm/yyyy)

/  /



### Are you self-employed?

If you are, and want to claim a tax deduction for this deposit, please complete part E and part F on the following page.

**Otherwise you have now completed this form.**



## Deposit



### Important:

Part E and part F are only to be completed if you are claiming a tax deduction for the deposit. Please complete in dark blue or black ink.

#### PLEASE NOTE:

- ☞ You may want to consult QSuper or a personal financial adviser before claiming a deduction.
- ☞ If you claim a tax deduction for this deposit, 15% contributions tax will be deducted from the amount being claimed when it is deposited into QSuper.
- ☞ For superannuation purposes, you are considered to be self-employed if you earn less than 10% of your annual assessable income from eligible employment. Eligible employment is where you are treated as an employee for superannuation guarantee purposes.
- ☞ Concessional contributions include:
  - employer contributions
  - member before-tax (salary sacrifice) contributions
  - member contributions for which a tax deduction has been claimed.
- ☞ Concessional contributions can be contributed up to the concessional contributions cap. The concessional contributions cap is \$25,000 for the 2009/2010 financial year. However, transitional arrangements exist for the period 1 July 2007 to 30 June 2012. For the 2009/2010 financial year the concessional contributions cap is \$50,000 per year if you are 50 years old, or from when you turn 50 during this period.
 

Concessional contributions in excess of the concessional contributions cap will be taxed at an additional 31.5%.

#### PART E DECLARATION AND AUTHORISATION

Please complete this section to verify your eligibility to claim a tax deduction.

I want to claim a tax deduction for the period:

1 July  to 30 June  as I'm:

Self-employed and earn less than 10% of my income<sup>1</sup> from an employer.

1 Income is defined as assessable income (including from investments or a pension) plus reportable fringe benefits.

#### PART F NOTICE TO THE QSUPER BOARD OF TRUSTEES UNDER SECTION 290-170 INCOME TAX ASSESSMENT ACT 1997

##### Deduction limits

If you are self-employed you can claim a full tax deduction under this notice to the QSuper Board of Trustees for contributions made to your superannuation.

##### Please note:

Contributions for which a tax deduction has been claimed are deemed concessional contributions<sup>2</sup>.  
2 See notes to the left.

I,  give notice to the QSuper Board of Trustees, being the Board of a complying superannuation fund, for the year ended 30 June  (yyyy) that I intend to claim \$  of a total contribution of \$  as a tax deductible item in my  (yyyy) /  (yyyy) income tax return pursuant to Section 290-170 of the *Income Tax Assessment Act*. I also confirm that the amount covered by this notice has not been included in an earlier Section 290-170 notice.

(Signature)

X



SIGN HERE

(Date – dd/mm/yyyy)

/  /

## Deposit

### PLEASE NOTE:

-  Contributions you claim a tax deduction for, do not qualify for the Commonwealth Government superannuation co-contribution.
-  It's also important to note that a Notice cannot:
  - be provided if you're no longer a member of QSuper
  - be given once the trustee has begun to pay a superannuation income stream based on any part of the contribution
  - refer to any part of a contribution covered by a previous notice, except to vary the notice as noted above
  - refer to a contribution no longer held by QSuper
  - be submitted if you've already made a contribution-splitting application to QSuper for the same contributions.

### IMPORTANT NOTICE:

#### Providing your 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 is not an offence not to 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
- 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.

#### Reminder

- ▶ All cheques should be made payable to QSuper, crossed not negotiable, and sent to the address shown below.



#### REMINDER

Please attach your cheque or money order.

### Contacting QSuper

#### Contact Centres

70 Eagle Street Brisbane  
 63 George Street Brisbane  
**1300 360 750** (+617 3239 1004 if overseas)  
 Monday to Thursday 8.30am to 5.00pm  
 Friday 9.00am to 5.00pm

GPO Box 200  
 Brisbane Qld 4001  
 Fax 3239 1124

[qsuper.qld.gov.au](http://qsuper.qld.gov.au)

ABN: 60 905 115 063  
 SFN: 2610 419 41

The privacy of your personal information is important to us. We are collecting this information to administer your superannuation account. If you would like further information about our privacy policy, you can download QSuper's *Your privacy fact sheet* from our website. Alternatively, call us and we will send you a copy.