

Personal contribution form

M06



Please download, complete and email this form back to make a lump sum personal contribution to your own account or a spouse contribution to your spouse's account. If you have made a BPAY payment you are not required to complete this form.

Personal details LGIAsuper respects your privacy. All personal information collected is protected in line with LGIAsuper's Privacy policy.

Surname	Given name/s	Member number	Account number	
Residential address				
Suburb/town		State	Postcode	
Postal address (Write 'as above' if same as residential)		Suburb/town	State	Postcode
Telephone (b/h)	Email address	Date of birth / /	Tax file number	

What would you like to do? (tick the appropriate box)

- I am an LGIAsuper member and wish to make a personal contribution to my own account (complete sections 1 and 3)
I wish to claim a tax deduction for this contribution Yes No (refer to note 3 in the *Important information* section)
- I would like to make a contribution to my spouse's LGIAsuper account (complete sections 2 and 3)

1 Personal contribution details

Personal contribution \$

Please enclose a cheque for this amount made payable to LGIAsuper. Refer to note 1 of the *Important information* section over the page.

LGIAsuper can only accept your personal contribution if you meet one of the following conditions (please tick one box)

- I am under age 65
- I am between 65 and 74 and since last 1 July have been gainfully employed for at least 40 hours in a consecutive 30-day period

2 Spouse contribution details

Spouse contribution \$

Refer to note 10 of the *Important information* section over the page. Please enclose a cheque for this amount made payable to LGIAsuper.

Spouse member details

Surname	Given name/s	Member number		
Residential address				
Suburb/town		State	Postcode	
Postal address (Write 'as above' if same as residential)		Suburb/town	State	Postcode
Telephone (b/h)	Email address	Date of birth / /	Tax file number	

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LGIAsuper ABN 23 053 121 564


LGIAsuper
Let's Grow

LGIA super can only accept a spouse contribution if your spouse meets one of the following conditions (please tick one box):

LGIA super can only accept a spouse contribution to your account if you meet one of the following conditions (please tick one box):

- Your spouse is under age 65
- Your spouse is aged between 65 and 69 and since last 1 July has been gainfully employed for at least 40 hours in a consecutive 30-day period

Please refer to the *Important information* below for other requirements.

3 Member declaration

I/we certify the information I/we have provided herein is true and correct and that we have read the *Important information* on this page.

If making a spouse contribution:

I/we certify that we have been living together as a couple on a genuine domestic basis.

Member signature	Spouse signature (spouse contributions only)	Date / /
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Important information

General

1. A \$100,000 p.a. cap on non-concessional (after-tax) contributions applies. If you are aged under 65 you can bring forward future contributions caps and contribute up to \$300,000 in a single year. Different rules apply for super account balances greater than \$1.4 million.
2. To pay contributions by salary sacrifice (from before-tax income) or from your after-tax pay please contact your pay office. A minimum amount of \$5 per pay period applies, and amounts must be in whole dollars. LGIA super allows you to change or cancel these at any time —check with your employer to find out if they have any restrictions.
3. You can claim personal contributions to super as a tax deduction. If you make a deductible contribution LGIA super will deduct contributions tax and you will not be eligible for the Australian Government's co-contribution. See our *Tax deduction for personal contributions* info sheet for more details.
4. Contributions to super cannot be taken in cash before retirement after reaching your preservation age, except in limited circumstances such as death/disability.
5. Personal and spouse contributions grow with earnings (positive or negative). They will be placed in the default investment option as outlined in the LGIA super Product Disclosure Statement (PDS), or your nominated investment option if you have made an investment choice.

Personal contributions

6. Super funds are unable to accept personal contributions (including spouse contributions) if you have not provided your tax file number (TFN).
7. Personal (non-concessional) contributions are those made to your account for which you don't claim a tax deduction. The Australian Government could match them with a co-contribution if you meet eligibility requirements.

8. If you are aged between 65 and 74 you can only make a personal contribution if you have been gainfully employed at least 40 hours in a consecutive 30-day period since last 1 July.
9. If you are aged 75 or older the Australian Government does not allow you to make contributions to a superannuation fund.

Spouse contributions

10. Spouse contributions are made from after-tax money on behalf of a spouse (married, de facto or same sex partner) living with the member at the time contributions are made. The receiving spouse must be under age 65, or aged between 65 and 69 and since last 1 July has been gainfully employed for at least 40 hours in a consecutive 30-day period. These contributions are not eligible for the co-contribution.

Tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, LGIA super 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. LGIA super may disclose your TFN to another superannuation fund 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):

- LGIA super will be able to accept all types of contributions to your accounts
- The tax on contributions to your superannuation accounts 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.