

Information about member contributions

Please read these notes before making a member contribution, and refer to the Product Disclosure Statement (PDS) for further information. If you have any questions please call our Helpdesk (toll free) 1300 360 907)



GENERAL INFORMATION

Contributions

Voluntary after-tax contribution limits apply in each financial year. Please refer to our Member Guide or contact the Helpdesk for details.

Contribution payments

You can make member contributions at any time. Payment can be made by cheque payable to "Christian Super" or by BPay. Please contact our Helpdesk for more details.

Investment & Fees

Your contributions will be added to the existing Fund account within the same investment option you (or your Spouse) have chosen. The Fund does not charge any entry fees – your personal contributions are fully allocated to your account.

Preservation

All superannuation contributions are subject to preservation. You generally cannot withdraw your contributions until you retire after reaching the qualifying age.

Tax File Number (TFN)

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 may disclose your TFN to another superannuation provider, where your benefits are being transferred. The Trustee will not pass on your TFN if you instruct the Trustee in writing.

You are not required to provide your TFN. If we do not receive your TFN from you or your Employer then:

- Any concessional contributions (such as Employer and Salary Sacrifice) will be taxed at the top marginal rate of 46.5% rather than the usual 15% if we have not received your TFN by 30 June 2008.
- Any non-concessional contributions (such as your voluntary after tax contributions) will be returned to you within 30 days. We will try to contact you during that time to obtain your TFN. Your contribution will be allocated to your account from the date your TFN is received by us. If we do not receive your TFN, your contribution will be returned to you without interest and a \$33 processing fee will be deducted from the payment.

MORE ABOUT SPOUSE CONTRIBUTIONS

Membership

An Eligible Spouse is the legal or de facto husband or wife of the contributing member living together on a genuine domestic basis. You and your Spouse must both be Australian residents. Contributions are only permitted if your Spouse is aged under 65, or aged between 65 and 74 and has worked at least 40 hours during a period of 30 consecutive days during the current financial year.

Contributions

You can make ongoing contributions (non-concessional) for your spouse at any time. The contributions you make must not be deductible to you as an Employer of your Spouse.

Taxation

Contributions you make for your spouse are not subject to contribution tax. A tax rebate of up to \$540 may be available for contributions up to \$3,000 you make on behalf of your non-working or low income (under \$13,800pa) Spouse.

Investment & Insurance Choices

Your Spouse can nominate their own investment portfolio and insurance cover for their account. Any insurance cover request requires completion of a Personal Health Statement and acceptance by Christian Super's insurers. Please refer to our Member Guide for more details.

Return this completed form to Christian Super

**Locked Bag 5073
Parramatta NSW 2124**

For more info contact

Ph 1300 360 907

Fax 1300 367 828

helpdesk@christiansuper.com.au

www.christiansuper.com.au

Christian Super Pty Limited
ABN 065 040 619 AFSL No. 244117
as trustee of Christian Super
ABN 66 628 776 348