



Additional Personal Contributions – Deposit Form

Get the facts first

Before completing this form, please read the **Product Disclosure Statement (PDS)** for the Military Superannuation and Benefits Scheme, as well as the Additional Personal Contributions fact sheet which is available from the MilitarySuper website www.militarysuper.gov.au.

Who should use this form?

Use this form if you are a current contributing member of the Defence Force Retirement and Death Benefits Scheme (DFRDB) or the MilitarySuper Scheme (MSBS) and you wish to make personal superannuation contributions (after tax contributions) in addition to your regular fortnightly contributions.

When to use this form

You must use this form each time you make an additional personal contribution by cheque or money order direct to ComSuper.

Privacy

The MSB Board and our administrator, ComSuper, are committed to protecting any information you give us. Your information will be used to send you news about your super and to contact you if we need to in the future.

Your information will not be used for any other purpose or disclosed to another party, unless:

- you authorise us to do so
- it is required by law
- it is to an independently commissioned firm who may, on our behalf, invite you to participate in a survey about our service (they are required to protect this information from disclosure to another party). If you do not want your contact details passed to this firm, please put a cross in the box at **Part E on Page 4**.

Tax file number

Please note, if you have not provided MilitarySuper with your TFN, we will be unable to accept your additional personal contributions.

If you have not been issued a TFN you should lodge an Australian Taxation Office Application/Enquiry form with the Taxation Office. Forms are available at all Taxation Offices. You must provide proof of identity at the time you lodge the form.

Contributions Cap

The cap on non-concessional contributions is \$150 000 per year or \$450 000 over three years for members under 65. For example, \$300 000 in year 1, \$100 000 in year 2 and \$50 000 in year 3. Any after-tax contributions up to the cap are paid in tax-free. Any after-tax contributions above this cap will be taxed at the top marginal tax rate (plus Medicare levy).

When considering the amount of non-concessional contributions you wish to make, you need to be aware that MilitarySuper members are required to contribute a minimum of 5% of salary each fortnight (for DFRDB members, the minimum is 5.5%), except as otherwise prescribed in the scheme rules.

Lodgement

Return your completed form with your cheque or money order attached to:

ComSuper
PO Box 22
Belconnen ACT 2616

For more information

For more information about additional personal contributions or how to complete this form please phone an Information Officer on **1300 006 727** (MilitarySuper) or **1300 001 677** (DFRDB).



AFSL: 238395
ABN: 50 925 523 120
Board ABN: 72 406 779 248

Additional Personal Contributions – Deposit Form

PART A

About yourself

1. Service Navy Army RAAF

2. Scheme MSBS DFRDB

3. Service number/Employee ID

4. Salutation Mr Mrs Ms Miss Other

Surname

Given name(s)

5. Date of birth / /

6. Address POSTAL ADDRESS

SUBURB STATE POST CODE

7. Phone number BUSINESS HOURS

AFTER HOURS

MOBILE NUMBER

8. Email address

@

PART B

About your payment

9. I wish to pay the additional personal contributions of:

AMOUNT IN WORDS

Dollar amount \$

Method of payment Cheque Money Order

PART C**Identification requirements**

10. To protect against fraud, safeguard your benefit and comply with the Government's Anti-Money Laundering and Counter Terrorism Financing Legislation, we need you to provide documentation to prove your identity. Please be aware that under some circumstances we may request further information from you. If you are unable to provide documentation of the type set out below you should speak to an information officer on **1300 006 727**.

All documents provided to confirm your identity must be certified.

You will need to provide certified copies of

- one document from **column A** in the table below, OR
- one document from **column B** AND one document from **column C**

For example, you could provide a certified copy of your driver's licence (from **column A**) OR a certified copy of your birth certificate AND a certified copy of your tax return with your current residential address.

Birth certificate or birth extracts are required to support all applications for children's benefits and where the person is over the age of 18 for identity purposes they must also supply a document from **column A**, **column C** or **photographic ID from the school or college**. Where a child is under school age the claimant must also provide a medicare card or other documentation listing both the caregiver and child.

These documents may be the same as provided to confirm the eligibility of a child of the deceased, and need to be certified.

A	B	C
Driver's licence or permit issued by State or Territory or foreign government	Birth Certificate or Birth Extract, issued by an Australian or foreign Government (either in English or accompanied by English translation prepared by an accredited translator)	Copy of a rates bill with the same address and name as on the application
Passport (current or expired by less than two years)	Australian Citizenship certificate	Copy of an electricity or gas bill with the same address and name as on the application
An identification or proof of age card issued by a State or Territory, containing a photograph	Citizenship certificate issued by a foreign country (either in English or accompanied by an English translation prepared by an accredited translator)	Copy of a tax return letter from the ATO with the same address and name as on the application
A national identity card, containing a photograph, issued by a foreign government (either in English or accompanied by an English translation prepared by an accredited translator)	Pension or other social security/ DVA benefit card	A letter from Centrelink or DVA with the same address and name as on the application
	ADF Discharge papers or an ADF ID card	For a person under the age of 18, a letter from a school principal, within three months of application, stating the name of the student, residential address and period of time the student attended the school

All copies of documents provided to MilitarySuper must be certified as true and correct copies of the original by one of the persons listed in the section **Attachment Reference** at the end of this form.

The person certifying your documentation must confirm in writing that you are the valid holder of the ID that you are presenting and that any copies are true copies of the original.

The certification must include the name, address, occupation, telephone number and registration number (if applicable) of the certifying authority.

If you are providing copies of bills or statements, you should black out any personal financial information or details of transactions in order to protect your privacy. Copies of identification provided will be stored electronically in a secure environment. The paper copies will be securely destroyed. All copies will only be used for the purpose of confirming your identity.

List the documents you have attached to prove your identity:

1. _____
2. _____
3. _____

PART D**Tax file number (DFRDB members only)**

11. Providing your TFN is voluntary. If you choose not to provide it you will not commit an offence. The consequences of not providing your TFN are:
- tax will be deducted from your benefit/s at the highest marginal rate
 - the trustee of another superannuation scheme or RSA provider holding your benefits now or in the future may not be able to locate, amalgamate or identify your benefits in order to pay you. Also please note that without your TFN we cannot accept any additional personal contributions or member contributions.

Note that these consequences may change in the future as a result of legislative change.

ComSuper is authorised to collect your TFN under the provisions of the *Superannuation (Supervision) Act 1993*. ComSuper will treat your TFN as confidential and will only use it for legal purposes, which include:

- disclosing it to the trustee of an eligible superannuation entity, regulated exempt public sector superannuation scheme or RSA provider to which your benefits are transferred in the future, unless you specifically instruct us not to
- finding or identifying your superannuation benefits where other information is insufficient
- calculating tax on your benefits
- providing information to the Commissioner for Taxation.

Note that the lawful purposes may change in the future as a result of legislative change.

If you have already provided your TFN to ComSuper, you are under no obligation to provide it again in this application.

Your Tax File Number

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Your Tax File Number remains confidential

PART E**Privacy**

12. I do not want my contact details passed to an independent firm commissioned for the purpose of participating in research on the service provided by ComSuper.

PART F**Signature**

13. Please credit the attached payment to my MSBS account.

Signature and date

SIGNATURE

Date signed

D	D	/	M	M	/	Y	Y	Y	Y
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END FORM

Attachment reference **Persons before whom documents may be certified**

1. A person who is currently licensed or registered under a law to practice in one of the following occupations:

Occupations

- Chiropractor
- Dentist
- Medical practitioner
- Nurse
- Optometrist
- Patent attorney
- Pharmacist
- Physiotherapist
- Psychologist
- Trade marks attorney
- Veterinary surgeon
- Legal Practitioner

2. A person who is enrolled on the roll of the Supreme Court of a State or Territory or the High Court of Australia, as a legal practitioner (however described)

3. A person who is in the following list

- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- Authorised representative or officer of an Australian Financial Services licensee, having 2 or more years of continuous service with one or more licensee
- Bailiff
- Bank officer with 2 or more continuous years of service
- Building society officer with 2 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 2 or more years of continuous service
- Employee of the Australian Trade Commission who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
- Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (c) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with 2 or more years of continuous service
- Statutory Office holder not otherwise listed
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants

**Attachment reference
(continued)**

- Member of the Australian Defence Force who is:
 - (a) an officer; or
 - (b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 2 or more years of continuous service; or
 - (c) a warrant officer within the meaning of that Act
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Member of:
 - (a) the Parliament of the Commonwealth; or
 - (b) the Parliament of a State; or
 - (c) a Territory legislature; or
 - (d) a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- Notary public
- Permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority; or
 - (c) a local government authority;with 2 or more years of continuous service who is not specified in another item in this Part
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution
- Member of the Australasian Institute of Mining and Metallurgy