

Deduction for personal super contributions



If you are intending to claim a deduction for your personal super contributions, please read the important information below to find out (a) if you are eligible and (b) how to make your application.

Who should complete this form?

You should complete this form if you:

- intend to claim a tax deduction for your personal contributions, or
- want to vary a previous notice of intent you gave your super fund.

Are you eligible?

You are eligible to claim a tax deduction if you are between 18 and 75 years of age. If you are under 18 years of age, or over 75, please refer to the *Notes* section below.

If you meet the eligibility condition and wish to claim a tax deduction, you can notify us by completing this form under the *Claiming or varying a deduction for personal super contributions* section.

When should I complete this form?

You must lodge this form with Equip Super before whichever of the following occurs first:

- the day you lodge your income tax return for the financial year the contributions were made, or
- the end of the financial year after the financial year in which you made the contributions.

This does not apply if you are reducing the value of your claim for a tax deduction as a result of the ATO refusing a previous claim.

How do I complete this form?

Step 1: Complete your personal details

Provide your personal details so we can identify you and process your request quickly and accurately.

Step 2: Complete your contribution details

There is some information we must have in order to process your claim. Make sure you include the following:

- The value of the personal contributions you have made or intend to make that are covered by this form. (If you have made or intend to make more than one contribution in the year, the amount you enter on the form does not have to cover every contribution you've made. However, it's important that you don't include amounts that you've previously made a claim for in the same year, unless you're making a variation to the amount being deducted.)
- If you are making a variation to a previous claim to reduce the amount you intend to deduct, place an 'X' in the applicable box to indicate that you are making a variation, rather than a new claim.
- If you are varying the amount covered by a previously rejected claim, the amount cannot be greater than the amount recorded on the original notice.

Step 3: Sign the form

Read the declaration that applies to you and, if it's correct, sign and date the declaration.

Step 4: Send your form to Equip Super

Send your completed notice to the Equip Super, GPO Box 4303, Melbourne Vic 3001.

What happens when I claim a tax deduction for personal super contributions on the approved form?

What this may mean for your personal tax situation

- You will no longer be eligible for a Government co-contribution on the amount you claim.
- The personal super contributions you claim as a tax deduction will be taxed by the Fund at 15%.
- The personal contributions you claim a tax deduction for will count towards your annual concessional (that is, before-tax) contribution limit. If you exceed the concessional or non-concessional contribution limits you will have to pay more tax. For more information, go to equipsuper.com.au and read *How your super is taxed*.

How the claim process works

- Once you send your form in, we will let you know we've received your notice of intent to claim a tax deduction and confirm our agreement to the amount you intend to claim. Once you have received this acknowledgement, you can reduce the amount you're claiming. Whilst you can't revoke or withdraw the claim, you can reduce it to nil if you choose.
- You must have received acknowledgement from us before you lodge your income tax return.
- Once you've lodged your tax return, you can't vary the amount you're claiming as a tax deduction, unless the ATO has disallowed your claim, in which case you can reduce the amount you're claiming.

Notes

If you are 75 or over, you can only claim a tax deduction for contributions you made before the 28th day of the month after you turn 75 years of age. If you are under 18 at the end of the income year, you can only claim a tax deduction for your personal super contributions if you earned income as an employee or business operator during the income year for which you claim the tax deduction.

Need help?



1800 682 626



equipsuper.com.au



Equip Super, GPO Box 4303, Melbourne VIC 3001

Claiming or varying a deduction for personal super contributions



About this form

Before completing this form please read the *Deduction for personal super contributions* section of this document.

For assistance call our Helpline on **1800 682 626**.

1 – Your personal details

Please complete in pen using CAPITAL letters

Member number

Title

Mr Mrs Ms Miss Other

Sex

Male Female

Date of birth (ddmmyyyy)

First name

Last name

Postal address

Suburb

State

Postcode

Country (if not Australia)

Business hours phone

After hours phone

Mobile

Email

Name of your employer

2 – Your tax file number (TFN) - don't pay more tax than you have to

Your TFN is confidential and you don't have to give it to Equip Super. However if you are under age 60, you may pay more tax than you have to if you don't supply it. For more information about providing your TFN, please see our *Product Disclosure Statement (PDS)*.

My TFN is: - - OR I've already provided my TFN to Equip Super

OR I choose not to provide my TFN

3 – Personal contribution details

Financial year in respect of which I intend claiming a tax deduction: **Financial year ended 30 June 20**

My personal contributions to Equip Super in the above financial year: \$, .

The amount of these personal contributions I will be claiming as a tax deduction: \$, .

Is this notice varying an earlier notice? No Yes

Need help?



1800 682 626



equisuper.com.au



Equip Super, GPO Box 4303, Melbourne VIC 3001

Privacy

The personal information you provide on this form will be used in accordance with Together Trustee's Privacy Statement, which you can view online at equipsuper.com.au/privacy or you can obtain a copy by contacting us on **1800 682 626**.

Together Trustee's Privacy Collection Statement details how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It includes details on how we collect, disclose and manage your personal information, including other entities and offshore locations that may receive or provide your information.

Our administrator, Mercer Outsourcing (Australia) Pty Ltd (Mercer), will also handle your personal information. You can view Mercer's Privacy Policy online at mercerc.com.au/privacy

If you have any other queries in relation to privacy issues, you can contact us or write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

4 – Sign the form

Complete and sign one of the following statements that applies to you

1. INTENTION TO CLAIM A TAX DEDUCTION

Use this declaration if you have **not** previously lodged a form with this fund for these contributions.

I am lodging this form before both of the following dates:

- the day that I lodged my income tax return for the year stated in Step 3, and
- the end of the financial year after the year stated in Step 3.

At the time of completing this form:

- I intend to claim the personal contributions stated in Step 3 as a tax deduction
- I am a member of Equip Super
- Equip Super still holds these contributions
- Equip Super has not begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included these contributions in an earlier notice
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form. The information given on this notice is correct and complete.

The information given on this notice is correct and complete

Signature

Date (ddmmyyyy)

OR

2. VARIATION OF PREVIOUS DEDUCTION NOTICE

Use this declaration if you **have** already lodged a form with this fund for these contributions and you wish to reduce the amount stated in that form.

I intend to claim the personal contributions stated in Step 3 as a tax deduction

I wish to vary my previous notice for these contributions by reducing the amount I advised in my previous notice.

I confirm that either:

- I have not yet lodged my income tax return for the relevant year and this variation notice is being lodged on or before 30 June in the financial year following the year the contribution was made, or
- the Tax Office has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous notice by the amount that has been disallowed, and
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

The information given on this notice is correct and complete

Signature

Date (ddmmyyyy)

Before completing this form you may wish to seek professional financial and taxation advice.

Please return your completed form and any supporting documents to: Equip Super, GPO Box 4303, Melbourne VIC 3001

Need help?



1800 682 626



equipsuper.com.au



Equip Super, GPO Box 4303, Melbourne VIC 3001