



Pension refresh form

Please complete all pages of this form in BLACK INK using CAPITAL LETTERS.

1. Investor details

First Name: _____

Last Name: _____

2. Employment status

Your application cannot be processed if this section has not been completed.

I am retired (or have met another condition of release that allows access to my superannuation benefits).

I have reached my preservation age but I am still working and am under age 65 (commencement of TTR)

3. Contribution details

Complete this section if you would like to make additional contributions to your SMSF in addition to the proceeds of your existing pension account, prior to commencing your new pension account.

Contribution limit reminder

An annual limit of \$25,000 (indexed to \$30,000 from July 1,2014) applies to concessional contributions and generally \$150,000 (180,000 from 1 July,2014) for non-concessional contributions. For people aged 49 or over higher concessional contribution limits may apply. Members under age 65 can make non-concessional contributions of up to three times the non-concessional contributions cap over a three-year period under the 'bring forward' option. You should speak to your financial adviser about these limits when considering your situation. Contributions made in excess of the above limits will effectively be taxed at the highest marginal rate.

One-off contribution

<u>Contribution type</u>	<u>Amount</u>	<u>Further details</u>
Personal contribution	\$	If you are eligible and intend to claim a tax deduction on these contributions you will also need to complete section 4.
Employer contribution	\$	
Salary sacrifice contribution	\$	
Spouse contribution	\$	
CGT contribution	\$	You will also need to include a completed CGT cap election form (available from the ATO).
Personal injury payment	\$	You will also need to include a completed contributions for personal injury form (available from the ATO).
<u>Total</u>	<u>\$</u>	



4. Recontribution and tax deduction instruction (optional)

As part of the pension refresh you are able to claim a tax deduction on personal contributions you have made into your Super Fund during the financial year, if you are self employed and eligible. You are also able to complete a recontribution.

Claim a tax deduction

Are you eligible and intend to claim a tax deduction for personal contributions made in the current financial year ending 30 June 20__ ?

- Yes Confirm the amount you intend to claim below.
 (Note: We will process your claim for a tax deduction prior to any recontribution, if applicable)
- No (Go to section 5)

I am eligible and intend to claim a tax deduction for my personal contributions of: \$ _____

Total contributions made: \$ _____

This is your notice to us, to be effective from the date of this application, for the amount you intend to claim as a tax deduction under Section 290-170 of the Income Tax Assessment Act 1997. 15% contributions tax will apply to your concessional contributions. The SMSF will send you an acknowledgement of the amount you intend to claim as a tax deduction which you will need to retain for tax purposes for the current financial year.

Recontribution in Super Fund

This section allows you to complete a full or partial lump sum withdrawal from your SMSF which will then be recontributed as a non-concessional contribution into your Super Fund. If you are aged between 65 and 74 then in order to be able to complete a recontribution you need to be eligible to contribute under the employment work test. You also need to ensure that you do not breach the non-concessional contribution limits for your age otherwise additional tax will apply.

(i) Employment work test (for members aged 65 to 74):

I confirm that I have worked for at least 40 hours in a period of 30 consecutive days in the current financial year

Yes No (if your answer is no, you are not able to recontribute)

(ii) Recontribution amount:

Please recontribute the following amounts from my existing SMSF account.

Full balance Partial balance Amount \$ _____

Before commutation of existing pension account into super account

After commutation of existing pension account into super account



5. New pension account details

Amount to be transferred from your super account to your new pension account

\$ [input box]

Comment (if any)

[Three horizontal lines for comment input]

Would you like us to transfer all of the personal details and payment instructions in place on your current pension account to your new pension account? Note: A new minimum pension payment will usually be calculated for your new pension account, as required under the law.

Yes (go to section 6)

No

If you would like to alter the details of your pension payments or bank account details, please complete the section below.

Pension payment details (financial planner / Adviser to be advised)

I would like to receive my pension payments: monthly __ Quarterly __ half yearly__ yearly __

I would like my pension payment amount to be: minimum __ maximum __ (only applicable to TTR pensions)

or Specify an amount (before tax) of \$ p.a. or per payment

I would like my specified payments to automatically increase each year (not applicable to TTR pensions):

No __ yes ____ by an amount of % in line with CPI

Payment bank account details (*if changing account only)

Please provide your bank account into which all payments are deposited. The account can be in your name or a joint account of which you are one of the account holders.

Financial institution _____

Branch _____

Account name _____

Branch number BSB - _____

Account number _____



6. Declaration and signature

By signing this request form I declare and agree that:

- I have fully read and understand this form and the pension documentation and PDS in relation to the operation of the SMSF pension refresh
- All of the information I have provided on this form is true and correct
- If I am claiming a personal tax deduction in relation to my contributions, I:
 - intend to claim these personal contributions in the financial year I have identified in this form
 - have not yet lodged my tax return for the financial year identified in this form
 - am an existing member of the Fund
 - have not yet commenced a superannuation income stream based in whole, or part, on the contributions for which I am claiming a tax deduction
 - intend to claim the personal contributions stated in this form as a tax deduction and have not included these contributions in an earlier notice.
- I authorise My Super Expert to obtain information from the ATO regarding my superannuation account in relation to my TFN, PAYG or other superannuation tax-related matters.

I consent to the transfer of the full proceeds from my existing pension account to my existing account and subsequent commencement of a new pension account using my existing information and instructions.

print name			
signature		date	/ /