Personal Contributions
(Non-concessional contributions)

AGESTSuper
straightforward.simple.fair.

Please copy this form for multiple contributions.

Further information about personal contributions is available in our Product Disclosure Statement (PDS) and on our website at www.agest.com.au, including information about:

- non-concessional contribution caps
- taxation of non-concessional contributions
- age-based acceptance rules.

Use this form if:

- you wish to make a contribution to your own account (provide your details below) or
- you wish to make a contribution to your spouse's account (provide your spouse's details below) - if your spouse does not have an AGEST account, they will need to complete a *Member Application* form.

1. Personal Details

Full name of person into whose account this contribution should be deposited

Membership number of that person

Date of birth

Daytime contact phone number

Member's Tax File Number (TFN) if not already provided

Please note: We cannot accept personal contributions unless we have a valid Tax File Number recorded on the account to which the contribution is to be deposited.

I understand that I if I provide my TFN, AGEST will use it only for legally authorised purposes.

My Tax File Number is

2. Contribution Details

If you would like this contribution to be invested in a different way to your current strategy for future contributions, please complete and attach the *Investment Choice Application* in the PDS or download it from our website **www.agest.com.au** or by calling **1300 724 378**.

Contribution amount

$.

(Please tick the appropriate box below)

☐ **Contribution to your spouse's account**

To be eligible to make a contribution to your spouse's account, AGEST must have your spouse's Tax File Number recorded (unless you have noted it on this form) **AND** the following statements must be true:

1. My spouse and I are currently living together on a permanent basis; and
2. My spouse is not employed by me; and
3. My spouse is currently less than 65 years of age; or
   My spouse is aged between 65 and 70, and has worked at least 40 hours in a consecutive period of 30 days during this financial year.

Please provide your full name

Date of birth

Daytime contact phone number

Tax Rebate

A tax rebate of up to $540 may be available for up to $3,000 of spouse contributions made on behalf of a non-working or low-income spouse (if the spouse's assessable income is less than $13,800 per annum). Please note that spouse contributions do not qualify for the Government's co-contribution.

☐ **Contribution to your own account**

To be eligible to make a contribution to your own account, AGEST must have your Tax File Number recorded (unless you have noted it on this form) **AND** one of the following statements must be true:

1. I am currently less than 65 years of age; or
2. I am aged between 65 and 75, and have worked at least 40 hours in a consecutive period of 30 days during this financial year.

Tax Deduction

Please note that if you are not in the workforce, or are self-employed or your income from employment as an employee is less than 10% of your total assessable income and reportable fringe benefits, you may be able to claim a tax deduction for some or all of your contributions to your account. If you are 75 or over, you can only claim a deduction for contributions you made before the 28th day of the month following the month in which you turned 75. When you decide whether to claim a deduction for super contributions, you should consider the effect on your super co-contribution eligibility.

Would you like to claim a tax deduction under section 290-170(3) of the Income Tax Assessment Act 1997 for all or part of this contribution?

☐ YES ☐ No

To claim this deduction, you must lodge a *Claiming a tax deduction for personal super contributions* form with AGEST. The form is available at **www.agest.com.au** or by calling **1300 724 378**.

3. Declaration

I declare that I am eligible to make a contribution as outlined on this form.

Signature of person making contribution

Date

Please send this form and your cheque (made payable to 'Australian Government Employees Superannuation Trust') to:

AGEST Administration
Locked Bag 20
Wollongong NSW 2500

This form is part of the Product Disclosure Statement issued 5 August 2010 by the Australian Government Employees Superannuation Trust (AGEST).