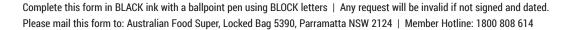
PERSONAL (AFTER-TAX) CONTRIBUTIONS

Payroll Deduction Authority





IMPORTANT: Complete this form to authorise the deduction of personal (after-tax) contributions to Australian Food Super from your regular wages or salary. Please read important information below regarding contribution limits. ONCE COMPLETED THIS FORM SHOULD BE GIVEN TO YOUR PAY OFFICE.

Australian Food Super Member Number			[Date of Birth													
Mr/Mrs/Ms/Miss	Surname																
Given Names																	
Your Employer's Name																	
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Indemnity In consideration to your consenting to make such deductions and payment as above, I agree for myself, my executors, administrators and assigns, to hold my employer: **Employer Name** and every employee thereof, harmless and indemnified against any claim arising out of any act or omission to act in pursuance of this authority or any failure to make deductions and remittances as authorised herein. This authority cancels any existing Australian Food Super payroll deduction authority and continues until it is withdrawn by me in writing.

Employee Signature

To complete this form, sign and date below

Member's Signature



Date	(dd/n	nm/y	ууу)		

Important Information

Limits On Contributions

The Federal Government imposes limits on the amounts that a person can contribute to superannuation in any twelve month period. The information below relates to "non-concessional" contributions, which are generally contributions made from a member's after tax income.

From 1 July 2021, the non-concessional contributions cap is \$110,000. This is reviewed annually to remain in line with average weekly ordinary time earnings (AWOTE).

If you make contributions above the annual nonconcessional contributions cap you may be eligible to automatically access future year caps. This is known as the bring-forward arrangement. It allows you to make extra non-concessional contributions without having to pay extra tax, if you meet certain eligibility conditions.

If your total super balance is equal to or more than the general transfer balance cap (\$1.7 million from 2021-22, \$1.9 million from 2023–24) at the end of the previous financial year, your non-concessional contributions cap is nil (\$0) for the current financial year.

For details of the concessional contribution limits (e.g. contributions that your employer makes on your behalf, including salary sacrifice) please refer to the Australian Food Super Contributions Fact Sheet.

Tax on Excess Contributions

Australian Food Super, like every other superannuation fund, must report all contributions it received and credited to your account to the Australian Taxation Office (ATO) after the end of each financial year. If you exceed your non-concessional contributions cap the ATO will send you a determination explaining your options. Usually you will be able to choose to either:

- 1) release the excess from your super funds; or
- 2) not release the excess amount from your super and pay the excess non-concessional contributions tax yourself

The ATO will issue Australian Food Super with an authority to release funds depending on the option you have chosen.

Visit ato.gov.au for more information.

This form should be retained by your employer.

1800 808 614



Australian Food Super products are issued by Australian Meat Industry Superannuation Pty Limited (Trustee) ABN:25 002 981 919 RSE Licence: L0000895

AFSL: 238829 as Trustee for Australian Meat Industry Superannuation Trust (the Fund) ABN: 28 342 064 803 Registration No. R1001778

service@ausfoodsuper.com.au





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Member Hotline

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