

**SUPERANNUATION**

# ARC Master Trust Contribution advice form

Dated 1 July 2009  
TOWER Australian Superannuation Limited  
ABN 69 003 059 407 AFSL No. 237851  
TOWER Master Fund ABN 20 891 605 180

Please select the applicable Plan to which you wish to contribute:

ARC Corporate Plan  ARC Personal Plan

## 1. EMPLOYER/MEMBER DETAILS

**ARC corporate plan number** (If applicable)

**Plan name** (If applicable)

or

**ARC personal member number** (If applicable)

## 2. PAYMENT OPTIONS

Cheque  BPAY  Date Paid  /  /  Amount Paid \$

### Pay by Cheque

Please make your cheque payable to TOWER Australia – ARC Master Trust (plan number and name OR number), fund name.

Cross 'Not Negotiable' and post the cheques along with the payment details to the following address:

ARC Master Trust  
PO Box 142  
Milsons Point NSW 1565

### Pay by BPAY®

When using BPAY, you will need the following information:

- Biller Code 293357 (for Employer contributions)
- Biller Code 116947 (for Salary Sacrifice contributions)
- Biller Code 116954 (for Personal contributions)
- BPAY Customer Reference Number

### Important Information:

If you are an ARC Employer making contributions via BPAY for **more than 1** employee, you will need to fax this completed form to: 1800 300 072 or email it: [b-payallocations@toweraustralia.com.au](mailto:b-payallocations@toweraustralia.com.au)

ARC Master Trust members or employers making individual BPAY contributions don't need to complete this form. Make sure you use the correct Biller Code (above) for different types of contributions.

*Please contact an ARC Master Trust Customer Service Consultant on 1800 101 014, Monday to Friday, 8.30am -5.30pm EST, should you require assistance.*



## 4. IMPORTANT

### Tax File Numbers

When an employee makes a Tax File Number (TFN) declaration, they are also taken to provide authority for you to quote their TFN to the trustee or Retirement Savings Account (RSA) provider to which you make superannuation contributions on their behalf. **When collecting your employee's TFN for the purposes of superannuation, please ensure that you pass it on within 14 days of receiving the TFN or with their next superannuation contribution (whichever is later). If you fail to do so, it is an offence which may result in penalties being levied on you.**

TFNs are confidential and it is a requirement to inform the employee the following upon collection of their TFN:

- their TFN may be collected by you under the SIS Act 1993.
- their TFN may be passed on to the trustee or RSA provider under the SIS Act 1993.
- their TFN will be used for legal purposes only. This includes finding or identifying their superannuation benefits where other information is insufficient, calculating tax on any Lump Sum Payment they may be entitled to, and providing information to the Australian Taxation Office (ATO) or other prescribed authority. These purposes may change in the future.
- it is not an offence if your employee chooses not to quote their TFN. However, it is important to point out that if they do not quote their TFN, either now or later, they may pay up to 31.5% more tax on their benefits than would otherwise be the case. It may also be more difficult to locate or amalgamate their superannuation benefits in the future to pay any benefits they may be entitled to. These consequences may change in the future.
- the Trustee may provide your employee's TFN to the trustee of another superannuation fund or to an RSA provider where that RSA provider or trustee is to receive their transferred benefits in the future. The Trustee will not pass their TFN to such a trustee or RSA provider if your employee tells us in writing they don't want us to do that. The Trustee may also give it to the ATO or other prescribed authority. Otherwise, your employee's TFN will be treated as confidential.

Where an employee fails to provide their TFN, you can still make before tax contributions on their behalf. However, the employee will not be able to make personal contributions or spouse contributions, and will be ineligible to receive a Government co-contribution.

### Contribution Limits

Though not law at the production date of this document, the Government has announced in the 2009 Budget that the following **concessional contributions** caps will apply from the 2009/2010 year onward:

- \$25,000 annually for those under age 50
- \$50,000 annually for those over age 50 until 30 June 2012

**Non-concessional contributions** made to superannuation will be capped at \$150,000 for the 2009/2010 financial year, and this cap may be subject to change in future years. In addition, people under 65 years of age will be able to bring forward two years of contributions, enabling \$450,000 to be contributed in one year, with no further contributions in the next two years. Exemptions to the non-concessional cap are government co-contributions, proceeds from sales of small businesses, and payments that relate to structured settlements or orders for personal injuries.

*Please contact us for more information or you can check with the Australian Taxation Office (ATO) on 13 10 20 or at [www.ato.gov.au](http://www.ato.gov.au)*

### Contact us

#### ARC Master Trust Customer Service Consultants

#### Call 1800 101 014

Monday to Friday 8.30am-5.30pm (EST)

Email: [arcmt@toweraustralia.com.au](mailto:arcmt@toweraustralia.com.au)

Website: [www.arcmt.com.au](http://www.arcmt.com.au)

Please return your completed form and any supporting paperwork to:

ARC Master Trust

PO Box 142

Milsons Point NSW 1565