

Claiming a tax deduction for personal super contributions

You may be able to claim a tax deduction on your next tax return for any personal (after-tax) super contributions you've made (if eligible). To receive the deduction, you'll need to complete a Notice of intent to claim or vary a deduction for personal super contributions form (**Notice of intent** form) before you complete your tax return or before 30 June of the financial year following the year you contributed (whichever occurs earlier). Our **Notice of intent** form begins on page 3.

CHECK YOUR ELIGIBILITY

You might be able to claim a tax deduction for your personal contributions if:

- You're aged under 67 years
- You're aged between 67 and 74 years and meet the work test or qualify for the work test exemption
- You haven't opened a pension account (including transition to retirement account) using part or all of the contributions for which you intend to claim a tax deduction
- You're a CareSuper member and you haven't made a withdrawal from your CareSuper account.

For more information about eligibility to claim a tax deduction for personal super contributions visit the Australian Taxation Office (ATO) website at ato.gov.au or call us on **1300 360 149**.

CLAIM A TAX DEDUCTION

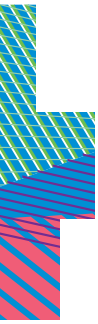
- 1** Complete the **Notice of intent** form on pages 3 and 4. This lets us know the amount you'd like to claim.
- 2** Send your completed form to us by submitting an enquiry and uploading your form via our 'Contact us' page at caresuper.com.au/getintouch Or posting it to:
CareSuper
Locked Bag 20019
Melbourne Vic 3001
- 3** Once you send us your form, we'll send you an email or letter (depending on your communication preferences), to acknowledge we've received your **Notice of intent** form and confirm the amount you'd like to claim.
You **must** receive this acknowledgement from us before claiming the deduction on your tax return. You'll generally receive this acknowledgement within 3-5 business days for email and 7-10 business days for post, from the day we receive your completed form.
- 4** Submit your tax return. You'll need to state the amount you'd like to claim as a tax deduction in the supplementary section of your tax return.

CONSIDER THE SUPER CONTRIBUTION LIMITS

The government sets limits on the amount you can contribute to super, known as contribution caps. If you overdo it with your contributions, you could find yourself with an unexpected tax bill.

Find out more about the contribution caps and what happens if you go over the limits at caresuper.com.au/contributionlimits.





TIMING IS KEY

You must give a **Notice of intent** form to us **before** whichever of the following happens earliest:



- Lodging your tax return for the financial year in which the contribution(s) were made
- The last day of the financial year **after** the financial year in which you made the contribution(s).

MAKING A WITHDRAWAL

If you'd like to make a withdrawal from your CareSuper account and you've made a personal contribution that you'd like to claim a deduction for, you should give us a **Notice of intent** form **before** making your withdrawal.

If you've received a payment or had a partial rollover between the date of the contribution and submitting a **Notice of intent** form (ie. CareSuper no longer holds all or part of the contribution), the amount available for you to claim will be pro-rated.

CONTRIBUTION SPLITTING


If you're planning to split part or all of your contributions with your spouse, but you also want to claim a tax deduction for them you must provide us with a **Notice of intent** form **before** lodging an application to split the contribution(s). If you lodge these the other way round and we've accepted your application to split your contribution(s), we won't be able to accept your **Notice of intent** form.

FAQS

Have a question about claiming a tax deduction? We might've answered it at caresuper.com.au/claimededuction. If we haven't answered your question, you can call us on **1300 360 149**, 8am-8pm weekdays (AET).

MAKING DECISIONS ABOUT YOUR SUPER

As a CareSuper member, you can access advice about your super over the phone at no extra cost.* Book a call-back with a CareSuper financial planner at caresuper.com.au/advice.

 **Notice of intent** form begins on page 3.



WE'RE HERE TO HELP



1300 360 149 8am to 8pm Monday to Friday (AET)

CareSuper, Locked Bag 20019, Melbourne VIC 3001

caresuper.com.au/getintouch

caresuper.com.au

* Financial advice obtained over the phone, or through MemberOnline, is provided by Mercer Financial Advice (Australia) Pty Ltd (MFAAPL) ABN 76 153 168 293, Australian Financial Services Licence #411766.

Disclaimer: The information provided in this document is general advice only and has been prepared without taking into account your particular financial needs, circumstances or objectives. You should consider your own investment objectives, financial situation and needs and read the appropriate Product Disclosure Statement and Target Market Determination before making an investment decision. You may also wish to consult a licensed financial adviser. We've taken all reasonable care to ensure the accuracy of this information, as required by law, but do not accept liability for any loss, direct or indirect, as a result of reliance on the information in this document.

Notice of intent form



Use this form to claim a tax deduction for personal super contributions or to vary a previous valid **Notice of intent** form. If you'd like to claim an income tax deduction for contributions you made to CareSuper complete sections 1 and 2. If you'd like to reduce the amount submitted in a previous valid **Notice of intent** complete sections 1 and 3.

Complete this form in blue or black pen using BLOCK LETTERS and tick where applicable.

1. YOUR PERSONAL DETAILS

Surname

Given name(s)

Title

_____/_____/_____
Date of birth (DD/MM/YYYY)

Member account number (if known)

Current postal address:

Suburb

State/territory

Postcode

(_____) _____
Daytime phone number (include area code):

Your tax file number (TFN)*

* CareSuper is authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993. We will treat it as confidential and only use it for lawful purposes. It's not an offence not to provide your TFN. However, if you don't provide your TFN, and CareSuper doesn't already hold your TFN, we aren't able to accept your personal contributions covered by this Notice of intent. If you're uncertain about whether you have provided your TFN previously, you can check your MemberOnline account at caresuper.com.au/login or call **1300 360 149**. To read our full TFN statement please go to caresuper.com.au/tfncollectionstatement.

2. ORIGINAL NOTICE TO CLAIM A TAX DEDUCTION

Complete this section to claim a tax deduction for personal contributions you made to your CareSuper account.

I'm between 67 and 75 years old and confirm that I meet the work test to claim a deduction for personal contributions; or that I qualify for the work test exemption.

Already submitted a **Notice of intent** form? If you want to claim a tax deduction for a personal contribution amount not covered by your previous **Notice of intent** form only write the amount you want to claim this time.

Financial year ended 30 June 20 ____

My personal contributions to CareSuper
in the above financial year were \$ _____, _____.

I want to claim \$ _____, _____ of these personal contributions as a tax deduction.

PRIVACY

- I confirm I've read the CareSuper **Privacy Policy** at caresuper.com.au/privacypolicy.
- I understand how CareSuper intends to handle my personal information and that my personal information will only be used for the purposes specified
- I consent to the collection and use of my personal information by the Trustee for the purposes specified.

If you have any questions about your rights under the privacy legislation, please call **1300 360 149**.

DECLARATION

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I'm a current CareSuper member
- CareSuper currently holds these contributions and hasn't begun to pay a superannuation income stream based in whole or part on these contributions
- I have not included any contributions in an earlier valid notice.



INCREASING THE AMOUNT YOU WANT TO CLAIM

If you'd like to increase the amount you intend to claim as a deduction, you don't give us a variation notice. Instead, you give us a second **Notice of intent** form specifying the additional amount you'd like to claim. This second **Notice of intent** form is subject to the due date for lodging – see the timing section on page 2.

CONTACT US

For more information about claiming a tax deduction or for help filling out this form contact us on **1300 360 149**.

I'm lodging this notice at the earlier of **either**:

- Before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, or
- Before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete. I understand that providing false or misleading information in the notice may result in the ATO imposing an administrative penalty.

X

Member's signature

Date (DD/MM/YYYY)

Full name

3. VARYING A PREVIOUS VALID NOTICE OF INTENT

Complete this section if you've already submitted a valid **Notice of intent** form to us and want to reduce the amount stated in that original notice. Please note, you can vary the amount by reducing it, including to nil, but you can't revoke or withdraw the notice.

Financial year ended 30 June 20 _____

My personal contributions to CareSuper in the above financial year were \$ _____ , _____ . _____

On my original notice I previously claimed \$ _____ , _____ . _____ as a tax deduction.

The amount of these personal contributions I'll now be claiming as a tax deduction is \$ _____ , _____ . _____

DECLARATION

I declare that at the time of lodging this notice:

- I intend to claim the personal contributions stated as a tax deduction
- I'm a current CareSuper member
- CareSuper currently holds these contributions and hasn't begun to pay a superannuation income stream based in whole or part on these contributions.

I declare that I wish to vary my previous valid notice for these contributions by **reducing** the amount I advised in my previous notice and confirm that either:

- I have lodged my income tax return for the year in which the contribution was made, prior to the end of the following income year, and this variation notice is being lodged before the end of the day on which the return was lodged, **or**
- 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 in which the personal contributions were made, **or**
- The ATO has disallowed my claim for a deduction for the relevant year and this notice reduces the amount stated in my previous valid notice by the amount that has been disallowed.

I declare that the information given on this notice is correct and complete. I understand that providing false or misleading information in the notice may result in the ATO imposing an administrative penalty.

X

Member's signature

Date (DD/MM/YYYY)

Full name

DETAILS FOR YOUR TAX RETURN

The following information will need to be included in the Tax return for individuals (supplementary section).

C A R E S U P E R _____

Fund name

L O C K E D B A G 2 0 0 1 9 _____

M E L B O U R N E V I C 3 0 0 1 _____

Address

9 8 1 7 2 2 7 5 7 2 5 _____ C A R O 1 0 0 A U _____

ABN

Unique Superannuation Identifier (USI)

Member account number

\$ _____ , _____ . _____
Claim amount



YOU MUST PRINT AND THEN SIGN THIS FORM

The form won't be valid if you don't sign and date it.

ONCE YOU'RE DONE

Upload this completed form to the 'Contact us' section of your MemberOnline account or at caresuper.com.au/getintouch.

OR

Return this completed form any any supporting documents to:

CareSuper
Locked Bag 20019
Melbourne VIC 3001

For more information call **1300 360 149**.