

# State Fire Commission Superannuation Scheme Election to vary contributions



## About this form

Complete this form to vary your contribution rate for any salary sacrifice (before tax) or personal (after tax) compulsory contributions made by you.

## Personal contributions (non-concessional contributions)

Non-concessional contributions are contributions made to your super from your after tax salary. They are also called personal contributions and do not include salary sacrifice contributions.

Legislative limits apply to the amount of non-concessional (after-tax) contributions that can be made to superannuation. For more information on the legislative limits please visit the Australian Taxation Office (ATO) website at [www.ato.gov.au](http://www.ato.gov.au). If your single lump sum contribution exceeds those limits, the excess must be returned to you.

RBF will not accept non-concessional contributions unless you have provided your tax file number.

## Salary sacrifice contributions (concessional contributions)

Salary sacrifice contributions are paid by your employer and are deducted from your salary before tax. Salary sacrifice contributions can only be arranged with your employer, and RBF can only accept salary sacrifice contributions from eligible Tasmanian public sector employers.

An annual cap applies to the amount of concessional contributions made to superannuation that are taxed at concessional rates. Caps also apply to the non-concessional contributions. For information about the caps, the contributions that count towards the caps and what it means if your contributions exceed the cap, visit the RBF website at [www.rbf.com.au](http://www.rbf.com.au) or call the RBF Enquiry Line.

Members of the State Fire Commission Superannuation Scheme are required to contribute at a percentage of 5% of salary. Compulsory contributions must be made to State Fire Commission Superannuation Scheme until attaining the age of 65 years. Contributions into the State Fire Commission Superannuation Scheme cannot continue beyond the age of 65.

Note that you must have provided your tax file number to RBF before you can make contributions to RBF. If your tax file number has not been provided, contributions cannot be accepted by RBF and will be returned to you.

If you are uncertain as to whether or not you have provided your tax file number, you can check these details by contacting the RBF Enquiry Line on **1800 622 631** or from the RBF website at [www.rbf.com.au](http://www.rbf.com.au)

## If you need help

For assistance call the RBF Enquiry Line on **1800 622 631**.

Please print in **black** or **blue** pen, in UPPERCASE, one character per box.

### 1. Complete personal details

Title	Date of birth (dd/mm/yyyy)	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Surname		
<input type="text"/>		
Given name(s)		
<input type="text"/>		
Postal address		
<input type="text"/>		
Suburb	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Daytime telephone	Mobile	
<input type="text"/>	<input type="text"/>	
After hours telephone		
<input type="text"/>		
Email		
<input type="text"/>		
Membership number		
<input type="text"/>		

## 2. Contribution election

I elect to contribute to the State Fire Commission Superannuation Scheme as follows: *(Select only one option ✓)*

### Personal contributions (non-concessional contributions)

I understand that this election means that 5% of my salary will be contributed directly to the State Fire Commission Superannuation Scheme to account for payment of my 5% to the fund and Contributions Tax. These contributions will be eligible for Government Super Co-contributions consideration.

### Salary sacrifice contributions (concessional contributions)

I understand that this election means 5.8824% of my gross salary will be contributed directly to the State Fire Commission Superannuation Scheme to account for payment of my 5% to the fund and Contributions Tax. These contributions will NOT be eligible for Government Super Co-contributions consideration.

Legislative limits apply to the amount of concessional and non-concessional contributions that can be made to RBF. You will incur penalty tax if you make contributions in excess of these limits.

## 3. Sign the form

Your instructions will not be accepted unless you have signed this declaration.

By signing this form I:

- ▶ acknowledge that I have read and understood the information provided in this form and agree to be bound by it
- ▶ understand that my employer must approve any contributions made from my pre tax salary (salary sacrifice contribution)
- ▶ authorise the deduction of contributions from my salary as set out in this form to commence from the next pay period after the employer approval date
- ▶ understand that nothing on this form constitutes financial advice or recommendations
- ▶ understand this election will replace all previous elections, once approved by the employer
- ▶ understand the information contained in this form will be relied upon and used by my employer to implement my election to vary my contributions.

Signature

X

Date

/ /

Please return your completed form to RBF, Reply Paid 89418, PARRAMATTA NSW 2124.