

Section 2

Your contribution instructions

There are Government imposed limits on the amount of contributions that can be made by a person in a financial year without additional tax applying. For more information, refer to the *How super is taxed guide (AP.4)*.

Please deduct

\$, .

from my pay each pay period and pay this amount on my behalf as a superannuation contribution to ESSSuper's Accumulation Plan.

Please deduct this amount

After tax

OR

Before tax (salary sacrifice)

Section 3

Declaration and signature

- I have read the *Accumulation Plan Product Disclosure Statement* and *Incorporated Guides* available from ESSSuper.
- I understand that if I do not provide my tax file number to ESSSuper, **it cannot accept after-tax contributions made by me and any salary sacrifice contributions I make will be taxed at the top marginal rate of 47% (including Medicare Levy)**.
- I understand that the amount I have nominated on this form will be deducted from my pay each pay period by my employer and will be forwarded to ESSSuper as a superannuation contribution to the Accumulation Plan.
- I understand that the amount I have nominated on this form will continue to be deducted by my employer until the earlier of the date I provide my employer with a new instruction or the date I terminate employment.
- I accept ESSSuper is not responsible for ensuring that deductions are made and forwarded to ESSSuper by my employer.
- I understand that contributions must be preserved in the superannuation system until I become eligible to access my superannuation benefit.
- I accept that the benefits in ESSSuper's Accumulation Plan are not guaranteed or underwritten by the Victorian Government and do not come under the jurisdiction of the Superannuation Complaints Tribunal.

Signature of account holder

 PLEASE SIGN HERE

Date

 / /

! IMPORTANT — ONCE COMPLETED PLEASE FORWARD THIS FORM TO YOUR PAYROLL OFFICE OR HR SECTION.

ESSSuper GPO Box 1974, Melbourne Vic 3001
T 1300 650 161 | F 1300 766 757 | www.esssuper.com.au

At ESSSuper, we treat the privacy and confidentiality of our members' personal information seriously. We are committed to complying with the guidelines of the *Privacy and Data Protection Act 2014* and the *Health Records Act 2001 (Vic)*. To obtain a copy of ESSSuper's privacy policy go to our website at www.esssuper.com.au