

Providing your TFN

The information in this document forms part of the:

Product Disclosure Statements dated 27 October 2018:

- › AustralianSuper
- › AustralianSuper Select
- › GHD Superannuation Plan
- › Personal Plan
- › Public Sector Division
- › Super Options
- › Super Only

Under the Superannuation Industry (Supervision) Act 1993, super funds are authorised to collect, use and disclose your Tax File Number (TFN). If you transfer your super to another fund, AustralianSuper will give them your TFN unless you tell us not to in writing.

You don't have to provide your TFN. But giving your TFN to AustralianSuper will have the following advantages:

- › AustralianSuper will be able to accept all permitted types of contributions on your behalf.
- › Other than the tax that may ordinarily apply, you won't pay more tax than you need to – this affects both contributions into your super and your benefit payments when you start drawing down your super.
- › It will be easier to find different super accounts in your name so that you receive all your super when you retire.
- › It will be easier to combine your super accounts because there'll be less paperwork for you to complete.

- › With your consent, we can check with the ATO or another super fund for any lost super you may have and arrange for any lost super to be combined into your AustralianSuper account.

However, if you don't give AustralianSuper your TFN:

- › Contributions from your before-tax salary will be taxed at up to 47%, instead of just 15%*.
- › You won't be able to make after-tax contributions to your super.
- › It may be more difficult to find your super if you change address without notifying AustralianSuper or to combine any multiple super accounts you may have.
- › You may not receive any co-contributions to which you're entitled.

* If your income (including your before-tax contributions) is over \$250,000, all or some of your before-tax contributions will be taxed at 30%.

How to provide your TFN to AustralianSuper

You can provide us with your TFN online – just log into your account at australiansuper.com/TFN and enter your details.



Contact us

Call **1300 300 273**
(8am to 8pm AEST/AEDT weekdays)

Email australiansuper.com/email

Web australiansuper.com

Mail GPO Box 1901, Melbourne VIC 3001



This document was issued in October 2018 by AustralianSuper. This document is of a general nature and doesn't take into account your personal objectives, situation or needs. Before making a decision about AustralianSuper, consider your financial requirements and read our Product Disclosure Statement, available at australiansuper.com/pds or by calling **1300 300 273**.

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