Providing your TFN

The information in this document forms part of the:

Product Disclosure Statements dated 3 September 2021:
› AustralianSuper
› AustralianSuper Select
› GHD Superannuation Plan
› Personal Plan

A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/tmd

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 use your TFN to check with the ATO or another super fund for any other super you may have and to transfer any ATO-held super found into your AustralianSuper account.

However, if you don’t give AustralianSuper your TFN:
› contributions from your before-tax salary will be taxed at 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 adjusted taxable income (including your before-tax contributions) is more than $250,000, your before-tax contributions will be taxed at 30%, to that extent.

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 or message us For details on how to message or email us, visit australiansuper.com/contact-us

Web australiansuper.com
Mail GPO Box 1901, Melbourne VIC 3001

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