



### 3 TAX FILE NUMBER (TFN)

We are required to tell you the following details before you provide your Tax File Number (TFN) for your superannuation products. The Trustee can collect your TFN under the Superannuation Industry (Supervision) Act 1993. You are under no obligation to provide your TFN, either now or later, and it is not an offence to not quote your TFN.

However, if you don't tell us your TFN:

- Any Employer Contributions will have the "no-TFN tax" applied at the rate of 31.5%. This is in addition to the current mandated contribution tax of 15%. "No-TFN tax" may be refunded if the TFN is supplied within 4 years of the end of the financial year in which the contribution is made. Any refund will be added to your superannuation benefit and will be subject to the usual cashing and taxing rule.
- We may have to withhold more tax than we would otherwise have to on your superannuation lump sum benefits if you do not provide your TFN. This additional tax may be able to be reclaimed in your next tax assessment with the Australian Taxation Office.
- We cannot accept personal or spouse contributions (non-concessional) and certain other types of contributions into your Superannuation plan.
- In the future, when we need to pay benefits to you, it may be more difficult for us to locate or amalgamate all the superannuation benefits you are entitled to.
- The consequences of not providing your TFN may change in the future as a result of further legislative changes.

If you do tell us your TFN, we will treat it as confidential and use it for purposes, including:

- To find your superannuation benefits, where other information is insufficient.
- To ensure you can continue to contribute to your plan.
- To calculate tax on any superannuation benefits you may be entitled to.
- If we are paying unclaimed money, we must give your TFN to the Commissioner of Taxation.
- Also we may give your TFN to the Commissioner of Taxation if you receive a benefit, or for the purposes of the Lost Members' Register.
- If you wish to transfer benefits to another superannuation fund or Retirement Savings Account we would provide your TFN to the Trustee of that other fund or Retirement Savings Account provider. However, if you do not want us to do this, you can notify us in writing at the time not to do so.

These purposes may change in the future as a result of further legislative changes. More information about the use of tax file numbers for superannuation changes can be obtained from the Australian Taxation Office Superannuation Hotline 13 10 20.

I have read the above and agree to provide my Tax File Number (TFN).

Tax File number

|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

### 4 SIGNATURE

I have read and understood the information in the CustomSuper Product Disclosure Statement and request that my membership of the plan reflect my requirements as above.

Member's signature

|   |
|---|
| X |
|---|

Date

|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|
|  |  |  |  |  |  |  |  |  |  |
|--|--|--|--|--|--|--|--|--|--|

+