



Voluntary contributions – payroll deduction authority

Complete this form if you would like to make after-tax voluntary contributions, or before-tax contributions from your salary.

Please return this form to your employer not REST.

Please check that you have provided your Tax File Number (TFN) to REST before you complete this form as REST cannot accept voluntary contributions without your TFN.

Alternatively, you can authorise your employer to pass your TFN onto REST by ticking this box.

Section 1: Payroll deduction

I understand that I am eligible to contribute to REST by deductions from my pay if my employer agrees.

Please reduce/deduct from my salary/wages each: Week Fortnight Month

The sum of \$, , . as a voluntary non-concessional (after-tax) contribution; and/or
\$, , . as a concessional 'salary sacrifice' (before-tax) contribution and forward this amount to REST.

Start deduction from: Date (dd/mm/yyyy)

Make sure you have an arrangement between you and your employer before you apply to salary sacrifice. Your employer must agree to deduct salary sacrificed amounts from your salary before you become entitled to it.

Section 2: Your authorisation

Mr/Mrs/Ms/Miss/Dr Surname

Given name(s)

Date of birth (dd/mm/yyyy) Payroll number (if any)

Store number (applicable for major retailers) Location

I understand that my voluntary contributions will be forwarded to REST Industry Super on a monthly basis with my employer's contribution.

I agree that this authority shall remain in force until withdrawn by me in writing, and I understand that my accumulated contributions and earnings will be preserved until retirement.

Signature

Date (dd/mm/yyyy)



Office Use

Eligibility to make voluntary contributions

To make voluntary contributions you need to be:

- under age 65, or
- aged 65 to 74 and have been in paid employment for at least 40 hours in a period of not more than 30 consecutive days during the current financial year.

Contribution cap

Superannuation contributions are taxed at a lower rate (tax concessions). These tax concessions apply to contributions up to a limit (contribution caps). Contributions above the caps are taxed at a higher rate. For more information about tax rates and contribution caps, visit www.rest.com.au/contributioncaps.



Office Use