

Work Test Questionnaire for members aged 65-74

Please complete and return this form to: NESS Super, Locked Bag 20, Parramatta NSW 2124
Complete in pen using CAPITAL letters or type directly into this form and print it out.
Use () to mark boxes. This request must be signed and dated.

 **Website:** www.nesssuper.com.au
 **Email:** nessadmin@aas.com.au
 **Freecall:** 1800 022 067

Why do I have to complete this form?

Superannuation rules apply an employment test to your ability to make member contributions (which can be made from your after-tax pay or from your pre-tax pay, called salary sacrifice) when you are age 65 or more. Please read the information overleaf.

1. Member details (Please complete in full)

Member number (This can be found on your Member Statement)

Mr/Mrs/Ms/Miss Surname

Given names

Date of birth (ddmmyyyy)

Male/Female

Telephone (daytime)

Mobile

Email

Residential address

Street number

Street name

Suburb/Town

State

Postcode

Postal address (if different to residential address)

PO Box

Suburb/Town

State

Postcode

2. Declaration

This declaration applies to the financial year ended

Date

Please tick (✓) the statement that applies to you.

I have worked for at least 40 hours in a period of no more than 30 consecutive days in the financial year nominated above. NESS Super will continue to accept your personal member (non concessional) or employer additional (concessional) contributions for the remainder of that financial year.

I have not worked for at least 40 hours in a period of no more than 30 consecutive days in the financial year nominated above. NESS Super is unable to retain your personal member (non concessional) or employer additional (concessional) contributions and a refund will be made to you.

Signature of applicant

Date (ddmmyyyy)

Please note: When your personal details are provided to NESS Super they are securely stored and are accessible only to authorised personnel for the purposes of maintaining your account, including your death and disablement insurance arrangements. If you wish to view our Privacy Policy please go to www.nesssuper.com.au

 Please turnover

Information about accepting personal member and employer additional contributions

After you reach age 65 years, employment rules apply before certain types of contributions can be accepted:

Employer Additional Contributions: Contributions made by your employer that exceed those required under an Award, Certified Industrial Agreement or to meet Superannuation Guarantee Legislation requirements, may only be accepted where you are able to certify on this form that you are **gainfully employed**. Examples of non-compulsory employer contributions are “over-Award” payments and amounts that are salary sacrificed to superannuation.

Personal Member Contributions: are contributions that you make from your after-tax income and are either deducted from your pay and submitted by your employer or paid by you directly to NESS Super. These contributions may only be accepted when you are able to certify on this form that you are **gainfully employed**.

Gainfully Employed: Means that you must have worked (be employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment) for at least 40 hours in a period of not more than 30 consecutive days during the financial year in which the contribution is received by NESS Super.

Contribution Limits: You should also be aware that there are Federal Government limits to the amounts that a member or the employer can make to superannuation during a financial year. Amounts above the limits may be subject to additional tax, as outlined below.

There is an annual cap of \$180,000 on personal member (non concessional, “post-tax”) contributions provided the work test above is satisfied. If your contributions exceed the cap in any one year, the Australian Tax Office will send you an assessment notice and may require you to pay additional tax* on the excess amount. (We are not permitted to accept any one contribution exceeding the cap.)

There is also an annual cap of \$30,000 on employer additional (concessional, “pre-tax”) contributions, or an annual cap of \$35,000 for individuals aged 50 or older from 1 July 2014 e.g. Salary Sacrifice contributions. Any employer additional contributions over the annual caps may incur additional tax* (in addition to the 15% contribution tax).

* Plus the Medicare Levy.



Please refer to the *2014 NESS Super Product Disclosure Statement* for details. You can access a copy from our website: www.nesssuper.com.au or you can obtain a printed copy by calling 1800 022 067.

Please note that the only contributions that can be accepted once you reach age 75 years are mandated employer contributions, which include superannuation guarantee (SG) and contributions mandated under an industrial award.

What do you need to do?

Please complete the declaration overleaf to confirm whether you are able to satisfy the “gainfully employed” requirements.

If you do not complete this declaration we will be unable to retain personal member or employer additional contributions and they will be refunded.