iQ Retirement



## **Contribution** by Cheque Form

**Use this form** to advise when a contribution is made by cheque by you, your spouse or your employer to iQ Retirement. Please complete the relevant sections in BLOCK LETTERS.

If you would like to direct your employer to contribute to your Contribution Account in iQ Retirement for all your employer contributions, please complete the Choice of Fund Form.

The following contributions can be made by cheque:

- » personal contribution (non-concessional)
- » employer (SG) or salary sacrifice contributions from your employer (concessional)
- » personal tax-deductible contribution (concessional)
- » spouse contribution (non-concessional).

1. Member details	
a. Title (please select)  Mr Mrs Miss Ms Dr	Other >
b. Surname	
c. First name(s)	
d. Date of birth (DD MM YYYY)	e. Member number
f. Address	
	State Postcode
g. Work telephone	h. Home telephone
i. Mobile telephone <sup>1</sup>	
j. Primary/personal email address² (Give us your em	nail address to receive all future communications electronically.)
Secondary/work email address <sup>2</sup>	

1 We may SMS you from time to time.

<sup>2</sup> By providing your email address, you are advising us that online communication is your preferred method of communication. Going forward, we will email you with information and also advise when a communication has been added to your online account. We will issue paper communications rarely or where your email address no longer works. You can change your preferred method of communication at any time by calling us or logging in to your online account at russellinvestments.com.au/login

2.	Contribution type	
	Personal contribution (non-concessional)	
	The amount of the personal contribution is \$ .00	
	I instruct iQ Retirement to credit this personal contribution to my Contribution Account as an after-tax personal contribution. I understand that I cannot claim a tax deduction on this contribution. If I am age 65 or older, I declare that I have been gainfully employed for a period of at least 40 hours in a period of not more than 30 days during the current financial year.	
	Cheques for personal contributions must be issued from an account in your name or with a bank cheque or postal order unless you have arranged the contribution as a payroll deduction through your employer (a joint account on which your name appears is acceptable). If you are aged 75 or older, you cannot make personal contributions to your account.	
	Member signature	
	Employer Superannuation Guarantee or salary sacrifice contributions from your employer (concessional)	
	The amount of the employer (SG) contribution is \$ .00	
	The amount of the salary sacrifice contribution is \$ .00	
	Contributions tax will be deducted from these amounts.	
	Member signature	
	Personal tax-deductible contribution	
	You will also need to complete a Notice of Intent to Claim or Vary a Deduction for Personal Super Contributions Form available from the Australian Taxation Office (ATO).	
	If you do not provide this notice, your contribution will be treated as a personal contribution that is not tax deductible. Check ATO if you are unsure about your eligibility to make this type of contribution.	
	The amount of the personal tax-deductible contribution is \$ .00	
	I instruct iQ Retirement to credit this amount to my Contribution Account as a personal tax-deductible contribution. I understand that this contribution is loaded to my account as a pre-tax contribution and will automatically have a 15% contribution tax deducted.	
	Cheques for personal tax-deductible contributions must be issued from an account in your name or with a bank cheque or postal order (a joint account on which your name appears is also acceptable).	
	Member signature	

## 2. Contribution type (continued) Spouse contribution (non-concessional) My spouse (details below) is making a contribution into my account. The amount of the spouse contribution is \$ .00 Contributing spouse details a. Title (please select) > Mr Mrs Miss Dr Other b. Surname First name(s) d. Date of birth (DD MM YYYY) Address State Postcode Work telephone\* g. Home telephone\* Mobile telephone\* Email \* Please provide at least one contact number. I declare: » This contribution is to be credited to my spouse's Russell Investments account. The contribution belongs to my spouse and I understand I have no further claim on the money by reason only of having made the contribution. The member named on this form lives with me on a permanent domestic basis as my spouse. » We are both Australian residents for tax purposes. » My spouse is younger than age 65 or from age 65 to 74 and is/has been gainfully employed for at least 40 hours over a 30-consecutiveday period during the current financial year. Spouse signature Date (DD MM YYYY)

3.	Employer details (required for processing of employer contributions)
a.	Employer
b.	Employer address
	State Postcode
C.	Contact name
a.	Contact telephone
e.	Contact email
	Cheque details
a.	Name of drawer
b.	Bank/branch
C.	Amount on cheque \$ .00
Ch	neques must be made payable to 'Russell Investments Master Trust'. Please write the member's name and member number on the back
of	the cheque.
<b>)</b> i	Please return this form to:  You can also contact us as follows:

Please return this form to:
 iQ Retirement by Russell Investments
 Locked Bag A4094
 Sydney South NSW 1235

Toll free on **1800 555 667** 

Operating hours are from Monday to Friday, 9am – 5pm (AEST)

iq@russellinvestments.com.au

russellinvestments.com.au/retirement

## Remember!

Please use this form each time you make a contribution by cheque.

Please note that if this form is not used and we are unable to identify the amount deposited, we may be unable to allocate the money and ultimately will be required to return the money from where it came. In that case, if you are an employer, your superannuation guarantee obligations might not be met.