FORM

CONTRIBUTION BY CHEQUE

Russell Investments

iQ Retirement

Use this form to advise when a contribution is made by cheque by you, your spouse or your employer to iQ Retirement. Print clearly 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).

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.

1. PERSONAL 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 number[1]

j. Email address[2] (Give us your email address to receive all future communications electronically.)

[1] We may SMS you from time to time.

[2] **If you provide us with your email address, you will be opted-in for e-communications. This means our communications to you will be uploaded to your online account and you will receive an email notification when the communication is available online. Of course, you can change your preferred method of communications at any time through your online account or by calling us.**

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 with the 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 ☐ Ms ☐ Dr ☐ Other ☐ →

b. Surname

c. First name(s)

d. Date of birth (DD MM YYYY)

f. Address

State Postcode

g. Work telephone*

h. Home telephone*

i. Mobile number*

j. Email address

* 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 EMPLOYER CONTRIBUTIONS)

a. Employer

b. Employer address

State Postcode

c. Contact name

d. Contact telephone

e. Contact email

4. CHEQUE DETAILS

a. Name of drawer

b. Bank/branch

c. Amount of cheque

$ .00

Cheques must be made payable to 'Russell Investments Master Trust'. Please write the member's name and member number on the back of the cheque.

We're here to help

Please send your completed form to: iQ Retirement by Russell Investments, Locked Bag A4094, Sydney South NSW 1235.

If you have any questions, please call us on 1800 555 667 (Monday to Friday 9am to 5pm AEST), email iq@russellinvestments.com.au or visit russellinvestments.com.au/retirement