

Notes for completing the contributions by payroll deduction form



For information on contributing to your superannuation, you should read the current *Member Booklet* (Product Disclosure Statement), and our series of fact sheets that discuss the conditions you must meet to contribute to your super. The *Member Booklet* and the fact sheets are available on our website and they are also available free of charge from customer service.

All our forms are available on our website at firststatesuper.com.au/forms. These forms are editable, so you can type data directly into these forms, print them out and send them to us. If you prefer to write on the forms, please use a dark pen and print clearly.

Contribution type and amount

To encourage you to use superannuation to save for retirement, the Government gives super certain tax benefits. But there's a limit on the amount you can contribute at concessional tax rates. The tax and caps that apply are different for before-tax (concessional) and after-tax (non-concessional) contributions. The caps apply in total across all the funds you contribute to; they are not a cap for each fund. Refer to our fact sheets *Adding to your super* and *Super taxes, caps, payments, thresholds and rebates* for more information.

Information for employers

Make contributions with our clearing house

Our online clearing house allows you to send contribution data for all of your employees in one place with a single payment. The clearing house then distributes data and payments to each super fund on your behalf in a format compliant with the government's SuperStream data and payment standard. The clearing house is free for all registered (participating) employers.

To find out more about the clearing house, please visit firststatesuper.com.au/clearinghouse.

Frequency of payroll deductions

It is important to note that deductions made from an employee's after-tax salary must be paid in the same frequency as their salary. This is different to deductions made from an employee's pre-tax salary, which can be paid alongside the quarterly SG contribution deadlines.