

Russell Investments Super Series

Application Forms Booklet

14 August 2025

Issuer/trustee details:

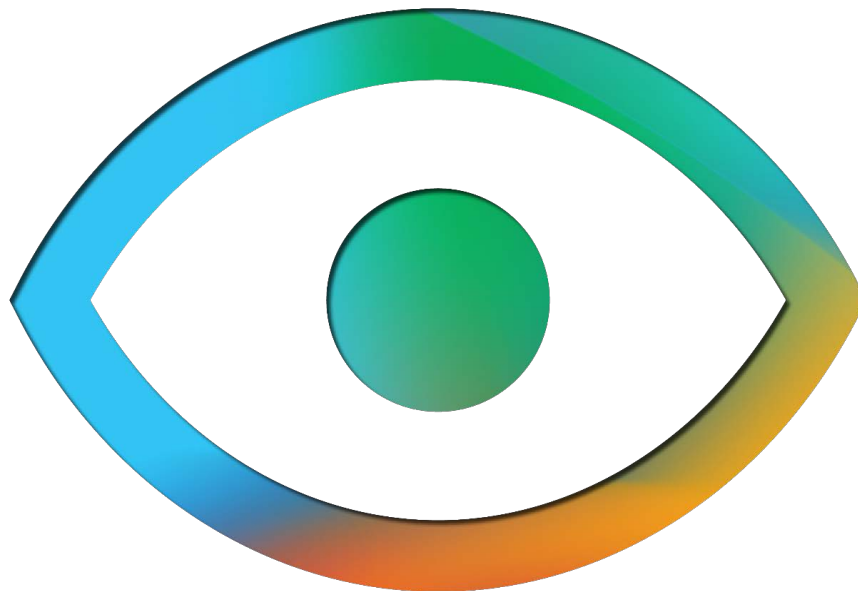
Netwealth Superannuation Services Pty Ltd
ABN 80 636 951 310
AFSL 528032

Administrator details:

Netwealth Investments Limited
ABN 85 090 569 109
AFSL 230975

Fund details:

Netwealth Superannuation Master Fund
ABN 94 573 747 704



This booklet contains application forms for Russell Investments Super Series (**'Super Series'**). This is the Application Forms Booklet referred to in the Super Series PDS dated 4 December 2023 and the Supplementary PDS dated 1 March 2025 (the **'PDS'**). In these forms **'we'**, **'our'** and **'Netwealth'** mean Netwealth Superannuation Services Pty Ltd (**'NSS'**) and/or Netwealth Investments Limited (**'NIL'**) acting in its capacity as an agent for NSS.

Netwealth contact details

Postal address

Netwealth Superannuation Master Fund
PO Box 336
South Melbourne VIC 3205

Freecall 1800 888 223 (within Australia)

Phone 03 9655 1300

Fax 03 9655 1333

Email contact@netwealth.com.au

Our website or Netwealth's website means netwealth.com.au/russellinvestments

How to contribute

Method	Payment	Other requirements
SuperStream Employers Only	Bank: ANZ BSB number: 013 030 Account no.: 837 557 724 Reference: Same as SuperStream contribution message	Example: to make a SuperStream contribution for Netwealth account number 0001040500 send the SuperStream contribution message to: ABN: 94 573 747 704 USI: NET0017AU Member ID: 0001040500
Electronic funds transfer (EFT) If you know your account number.	Bank: ANZ BSB number: 013 993 Account no.: Last 9 digits of your Netwealth account number Account name: For a new application – Netwealth Super Applications Account For an existing account – Client name Reference: A – Superannuation guarantee B – Salary sacrifice C – Personal contribution D – Spouse contribution	Example: to make a salary sacrifice contribution for Paul Smith's existing Netwealth account number 0001040500 enter details as follows: BSB number: 013 993 Account no.: 001040500 Account name: Paul Smith Reference: B Note: Personal contribution will be the default contribution type if no reference is provided.
BPAY®	Biller Codes: 156513: Superannuation Guarantee 156539: Salary Sacrifice 156505: Personal Contribution 156521: Spouse	Each client has a unique BPAY® Customer Reference Number (CRN). This can be found on our website, on periodic statements or by contacting Netwealth.
Direct debit	One-off direct debits or a regular contribution plan.	'Direct debit request' form – to request a one-off, regular or ad-hoc direct debit from your bank account; AND/OR (if required) 'Regular contribution plan' form – to commence a regular contribution plan.

 All contribution remittances except SuperStream must be sent to remittance@netwealth.com.au.

Please ensure you complete Step 6 of your application indicating the type of contribution.

It is important to follow these contribution instructions carefully, otherwise we may not be able to correctly allocate your contributions to your account.

® Registered to BPAY Pty Ltd ABN 69 079 137 518

Forms you need to complete

Personal Super		
You must complete	Page	
'Application' form	5	In all cases using the 'Application' form or completing an online application.
Optional	Page	
'Upfront / Fixed term member advice fee Consent'	15	If you agree with your adviser to pay an upfront or fixed term member advice fee, please complete and send to us the 'Upfront / Fixed term member advice fee Consent' form included in this booklet.
Rollover/transfer request	23	If you wish to rollover a benefit from another fund.
Direct debit request	27	If you wish to make any contributions by direct debit from a bank account.
Additional letter	Page	
Compliance letter	29	Give this to your employer if you want them to contribute to your Netwealth superannuation account. A 'Standard Choice' form is also available on our website.
Income Stream Service		
You must complete	Page	
'Application' form	5	In all cases using the 'Application' form or completing an online application.
Income stream instruction	19	If you are applying for an income stream.
Tax File Number Declaration	31	If you are under age 60, commencing an income stream and want to claim the tax-free threshold from your Russell Investments Super Series income stream.
Optional	Page	
'Upfront / Fixed term member advice fee Consent'	15	If you agree with your adviser to pay an upfront or fixed term member advice fee, please complete and send to us the 'Upfront / Fixed term member advice fee Consent' form included in this booklet.
Rollover/transfer request	23	If you wish to rollover a benefit from another fund.
Direct debit request	27	If you wish to make a contribution from your bank account to commence your income stream.

Member advice fees

Details of the below member advice fees can be provided in your online account by your Nominated Financial Adviser once your application has been approved and your account has been created.

'Ongoing member advice fee arrangement Consent'	If you agree with your adviser to pay an ongoing member advice fee, your adviser can set up details of this fee in your online account once it has been created. You will then need to sign the consent form.
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Please send all correspondence to:

Send to us:  contact@netwealth.com.au  Netwealth Superannuation Master Fund, Reply Paid 336, South Melbourne VIC 3205

Russell Investments

Super Series

Application

Please use **BLACK** pen and **BLOCK** letters.

This form may only be used if you have received a copy of the Product Disclosure Statement for Russell Investments Super Series dated 4 December 2023 and the Supplementary PDS date 1 March 2025 ('the PDS'), the Information Guides, the Insurance Guide and Investment Menu referred to in the PDS that are relevant to you. These documents contain important information regarding investing in Super Series which you should read.

Russell Investments Super Series is designed for those consumers who:

- are looking to invest for their retirement within the superannuation environment;
- want to make an active investment choice;
- have an affinity to the investment approach and investment options managed by Russell Investment Management Ltd;
- want flexibility, control and to be able to manage their portfolio in one place, either by themselves or through a financial adviser; and
- expect to have more than \$10,000 to invest.

Step 1. Choose the type of account you wish to open

☐ Personal Super **AND/OR** ☐ Income Stream (you must also complete the 'Income stream instruction' on page 23)

Step 2. Confirm if you are an existing Netwealth client

Client name
 Client number Account number

Step 3. Provide your personal details if you are a new client

Mr/Mrs/Miss/Ms/Dr/Other Family name
 Given name(s)
 Date of birth / / Sex ☐ Male ☐ Female
 Residential address (mandatory)¹
 Suburb/town
 State Postcode Country (if not Australia)
 Postal address (if different from above)
 Suburb/town
 State Postcode Country (if not Australia)
 Phone* Home () Work ()
 Mobile*
 Email

¹ If you reside in the European Union or the United Kingdom, we are unable to accept your application.

* At least one contact number must be provided.

Preferred online access and communication method

Level of online access (please select one) ☐ Transact ☐ Browse only
 Communication method (please select one) ☐ Electronically² ☐ Post³

! If no level of online access is selected then you elect to have browse only online access. If no communication method is selected and you have provided an email address and/or mobile phone number above then you elect to receive all communications electronically.²

You elect to receive your Annual Member Statement and to confirm transactions by accessing your online account, unless you choose the following:

☐ I request that my Annual Member Statements and Confirmation Statements be sent to me by the communication method selected above.

² Receiving communications electronically means by a SMS sent to your mobile phone number, an email sent to your email address, an attachment to an email sent to your email address, or notification to you by email or SMS that the communication is available for you to access in your secure online account or on our website. Communications include all letters, statements, confirmations and other notices.

³ If you select to receive communications by post, you must provide a mobile phone number in the section above.

(ii) Initial contributions

Indicate the total of all initial contributions

Concessional contributions

Superannuation guarantee contributions (employer)

\$				,			.	0	0
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Salary sacrifice contributions (employer)

\$				,			.	0	0
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Personal contribution for which you intend to claim a tax deduction⁴

\$				,			.	0	0
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 You will only be able to claim a tax deduction on contributions for which we have received a valid notice. Not submitting a notice may impact on the deductibility of contributions and the level of contributions that count toward your contribution limits. This can have significant tax consequences.

You or the financial adviser you nominate in Step 12 below as your Adviser Representative ('Nominated Financial Adviser') can claim a tax deduction for eligible contributions online.

Non-concessional contributions⁵

Personal contribution

\$				,			.	0	0
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Spouse contribution

\$				,			.	0	0
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Other⁶ (please attach details)

\$				,			.	0	0
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Total of all contributions

\$				,			.	0	0
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Contribution method

☐ Electronic funds transfer ☐ BPAY® ☐ Direct debit (complete and attach the enclosed 'Direct debit request' form)

⁴ A personal contribution for which a tax deduction is intended to be claimed must be accompanied by a valid 'Notice of intent to claim or vary a deduction for personal super contributions' form issued by the ATO or Netwealth, or a valid Netwealth online tax deduction form. If you do not submit a valid form at the same time as the contribution, we will process the contribution as a personal non-concessional contribution. Alternatively, you will have the opportunity to claim a tax deduction for that contribution at the end of the financial year when we send you a section 290.170 notice. For more information on the conditions which must be met for claiming a deduction, go to www.ato.gov.au and search for 'claiming deductions for personal super contributions'.

⁵ If you do not quote your TFN to us we must return non-concessional contributions to you. You can quote your TFN at Step 4.

⁶ This may include personal injury contributions or disposal of small business contributions. Refer to the PDS for further details of types of contributions that can be made to your account.

Step 7. Regular contribution plan (optional)

☐ I wish to make regular monthly contributions to my cash account.

 You must also complete the 'Direct debit request' form to enable us to debit your nominated bank account. We will debit your bank account on the 15th of each month or the next business day if the 15th day is not a business day.

[illegible]

Payment to commence

1	5
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 /

M	M
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 /

Y	Y
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 If no commencement date is specified, the plan will commence on the 15th day of the month first occurring after we process your application.

Concessional contributions

Superannuation guarantee contributions (employer)

\$				,			.	0	0
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Salary sacrifice contributions (employer)

\$				,			.	0	0
----	--	--	--	---	--	--	---	---	---

Non-concessional contributions

Personal contributions⁷

\$				,			.	0	0
----	--	--	--	---	--	--	---	---	---

Spouse contribution (personal)

\$				,			.	0	0
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Total of all regular monthly contributions

\$				,			.	0	0
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⁷ If you wish to claim a tax deduction for some or all of your contributions, you or your Nominated Financial Adviser will need to do so online or submit a valid 'Notice of intent to claim or vary a deduction for personal super contributions' form issued by the ATO or Netwealth for the contributions you intend to claim as a tax deduction. Alternatively, you will have the opportunity to claim a tax deduction for your personal contribution at the end of the financial year when we send you a section 290.170 notice. For more information on the conditions which must be met for claiming a deduction, go to www.ato.gov.au and search for 'claiming deductions for personal super contributions'.

Step 8. Reinvestment options (optional)

You have two reinvestment options for the distributions and income (including certain contributions) received into your account. You can choose either or a combination of the two options. If no selection is made, your distributions and income will remain in your cash account.

Distribution reinvestment

Distributions received from a managed fund will be reinvested into units of the same managed fund in accordance with your instructions as follows:

- ☐ Apply distribution reinvestment to selected managed funds: I wish to have the income received from the managed funds I have selected in Step 10 reinvested into units of the same managed funds.

If this option is selected, you must tick the 'Distribution reinvestment' box on the selected managed funds in Step 10.

If the distribution to be reinvested into any one managed fund is less than \$5, we may not be able to carry out your distribution reinvestment instructions and the amount will remain in your cash account.

Income reinvestment

Once a month we will calculate the amount of income you have received and deduct expenses for the month and any distributions that have been reinvested to give a monthly net income amount. That monthly net income amount will then be allocated to your selected managed funds or your selected managed models in accordance with your instructions as follows:

- ☐ Reinvest the following net income amounts:
1. Income earned less any expenses and reinvested distributions, plus
 2. Regular contribution plan amounts made by direct debit.

OR

- ☐ Reinvest the following net income amounts:
1. Income earned less any expenses and reinvested distributions, plus
 2. Regular contribution plan amounts made by direct debit, plus
 3. Employer contributions (super guarantee and salary sacrifice).

If one of the above income reinvestment options is selected, you must complete the income reinvestment percentages in Step 10.

 If you enter an Income reinvestment % for any managed funds or managed models in Step 10 and make no selection in this section of Step 8, the first of the above selections will apply and employer contributions will not be reinvested.

For more information on the impact of an additional investment into managed models, refer to the Managed Account Product Disclosure Statement available from our website.

If the amount of reinvestment into any one managed fund is less than \$100 for a particular month, we may not be able to carry out your reinvestment instructions and the amount will remain in your cash account.

Rollovers or member personal contributions (concessional or non-concessional) that are not drawn through the regular contribution plan by direct debit are not included in the amount reinvested.

Step 9. Select your auto sell down profile

You may nominate the order in which you want to sell down your investments to top up your cash account in the event that the balance of your cash account falls below the minimum cash requirement. You may select from one of the three auto sell down profiles:

- ☐ Largest to smallest (default)

Investments will be sold down starting with your largest to smallest liquid managed fund holding and then other investments (from largest to smallest), until the minimum cash requirement is met.

 If you make no selection, you instruct us to apply this sell down profile.

OR

- ☐ Pro-rata (not available for managed models)

Investments will be sold down firstly from liquid managed funds based on the proportion of your portfolio that they represent and then other investments (from largest to smallest) until the minimum cash requirement is met.

OR

- ☐ Rank

Holdings in liquid managed funds and/or managed models will be sold down based on the ranking you select in Step 10, until the minimum cash requirement is met.

Step 11. Binding death benefit direction (optional)

☐ Non-lapsing OR ☐ Fixed term of years

Nominated dependants

Upon your death, we will pay your superannuation benefit to one or more of your superannuation dependants and your legal personal representative in accordance with a valid binding death benefit direction or if you have not provided a binding death benefit direction, we will pay it to your legal personal representative.

 To ensure that your direction is valid please ensure that:

- You have completed the % as either a whole percentage or a maximum of 2 decimal places of the benefit for each of your nominated dependants and/or your legal personal representative;
- The relationship of your nominated beneficiary is one of the relationships listed below;
- The % of benefit for each of your nominated dependants and/or your legal personal representative adds up to 100%; and
- If this form is being signed by an attorney acting under a power of attorney, the person signing as attorney must not be nominated as a dependant.

If this form is not completed correctly, your direction will not be considered binding on us and benefits will be paid to your legal personal representative.

Details of the dependants that you wish to nominate under your binding death benefit direction: (use copies of this form if nominating more than four)

Full name																											% of benefit	
Relationship	☐ Spouse/de facto ☐ Child ☐ Interdependent ☐ Financial dependant																											
Full name																											% of benefit	
Relationship	☐ Spouse/de facto ☐ Child ☐ Interdependent ☐ Financial dependant																											
Full name																											% of benefit	
Relationship	☐ Spouse/de facto ☐ Child ☐ Interdependent ☐ Financial dependant																											
Full name																											% of benefit	
Relationship	☐ Spouse/de facto ☐ Child ☐ Interdependent ☐ Financial dependant																											
Full name																											% of benefit	
Relationship	☐ Spouse/de facto ☐ Child ☐ Interdependent ☐ Financial dependant																											

Legal personal representative

Relationship ☐ Legal personal representative % of benefit

Financial Adviser nomination

[illegible]

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[illegible]

I nominate the Financial Adviser named above as my Adviser Representative who will be empowered to act on my behalf on matters relating to my account (including receiving documents about the underlying investments that my account is invested in on my behalf, as my agent) unless I inform Netwealth in writing that I do not want my Nominated Financial Adviser to be my Adviser Representative (either by ticking the box below or by advising Netwealth in writing). My Nominated Financial Adviser, as my Adviser Representative, may authorise officers or employees of the Nominated Financial Adviser to give Netwealth instructions in relation to my account. If my Nominated Financial Adviser changes their AFS Licensee, the Nominated Financial Adviser is authorised to continue as my Adviser Representative so long as the new AFS Licensee is registered by Netwealth. I have noted the important warning regarding Adviser Representatives in the PDS. I confirm and agree to the release of Netwealth from liability in relation to actions by my Adviser Representative as described in the PDS.

Tick this box only if you do **NOT** wish for your Nominated Financial Adviser to have authority to act as your Adviser Representative. If you opt-out of the Adviser Representative nomination on your Super Series account this will also apply to any Adviser Representative nomination on any other account/s under the same username.

☐ I do **NOT** wish my Nominated Financial Adviser to be my Adviser Representative.

Indicate the types of any member advice fees you agree with your Nominated Financial Adviser to apply to this account.

☐ Upfront member advice fee, to apply to contributions, rollovers and transfers to your account

☐ Fixed term member advice fee, to apply for a fixed term of up to 12 months

To provide details of the above upfront and fixed term fees please complete an 'Upfront / Fixed term member advice fee Consent' form and include it with this application.

☐ Ongoing member advice fee

Details of the above ongoing fees can be provided online by your Nominated Financial Adviser once your application has been approved and your account has been created as an account number is required for the consent to be valid.

Step 13. Read and sign this client declaration

(If you wish to use the direct debit facility you must also complete the 'Direct debit request' form in this Application Forms Booklet and agree to the direct debit request agreement terms.)

By submitting this application, I declare that:

Product Disclosure Statement and Trust Deed

1. I have received, read and understood and agree to be bound by the terms and conditions set out in the PDS, including the section 'Things you agree to when you apply to become a member of the Fund';
2. I agree to be bound by the trust deed for the Netwealth Superannuation Master Fund (**the Fund**) which is available on Netwealth's website;
3. I have read, understood and agree to be bound by the terms and conditions governing the use of Netwealth's website available from Netwealth's website.

Anti-Money Laundering and Counter-Terrorism Financing

4. I acknowledge that Netwealth is bound by laws about the prevention of money laundering and the financing of terrorism, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (**AML/CTF laws**) and I represent and agree with Netwealth that:
 - (a) I am not applying to invest in the Fund under an assumed name;
 - (b) any money used by me to invest in the Fund is not derived from or related to any criminal activities;
 - (c) any proceeds of my investments will not be used in relation to any criminal activities;
 - (d) if Netwealth asks, I will provide all additional information Netwealth reasonably requires for the purposes of AML/CTF laws (including the source of funds used to invest);
 - (e) Netwealth may obtain information about me from third parties if Netwealth believes this is necessary to comply with AML/CTF laws; and
 - (f) in order to comply with AML/CTF laws Netwealth may be required to take action, including:
 - delaying, blocking, freezing or refusing to process a transaction or provide a service to me; or
 - disclosing information that Netwealth holds about me to Netwealth's related bodies corporate or service providers, or relevant regulators of AML/CTF laws (whether in or outside of Australia).

Contributions

5. If I am applying to open a Personal Super account, I am eligible to contribute or have contributions made on my behalf to the Fund and will advise Netwealth and cease making contributions to the Fund if I cease to be eligible to contribute under superannuation law.

(The following declaration, 6, only applies in respect of pre-age 75 contributions other than mandated employer contributions and downsizer contributions).

6. I acknowledge that if Netwealth receives a contribution for me after I have turned 75 that the contribution will only be accepted if it is received on or before the 28th day after the end of the month in which I turned 75, otherwise these funds will be returned to the remitting bank account.

Binding death benefit direction

7. If I have given a binding death benefit direction, I accept and understand the conditions relating to binding death benefit directions, and
8. I acknowledge that, if I have elected to give a fixed term direction:
 - the direction will cease after the nominated fixed term unless I update it prior to the expiration of the term; and
 - providing the binding death benefit direction is valid upon receipt by Netwealth, it will take effect on the date I sign this application.

Acknowledgement and Declaration

9. I represent to Netwealth that all the details in the application are true and correct;
10. I consent to the use of my personal information as outlined in the PDS and the Netwealth Privacy Policy (available on Netwealth's website); and
11. I authorise Netwealth to disclose to my Nominated Financial Adviser (if applicable) information regarding this transaction and/or my investments held through the Fund.

 Before you sign this 'Application' form, you must have received the current PDS for Russell Investments Super Series which contains important information about the Fund. Before choosing any managed funds or the Netwealth Managed Account Service you must have received a copy of the relevant current Product Disclosure Statement. These documents will help you understand the products and to decide if they are appropriate to your needs.

Signed by:

Please print full name

[illegible]

Signature

Date / /



Please tick this box if you are signing this application as an attorney acting under a power of attorney.

A If you are signing this application as an attorney acting under a power of attorney, a certified copy of the power of attorney must be sent to the address below. The power of attorney must be approved by us before the account can be established.

 It is recommended that you retain a copy of the completed 'Application' form for your own records.

See page 3 of the Application Forms Booklet for details on how to make your contribution. Attach any Advice fee consent form/s, 'Income stream instruction' form, 'Rollover/ transfer request' form and Direct debit request' form (if required) to the 'Application' form and send to:

Send to us:



contact@netwealth.com.au



Netwealth Superannuation Master Fund, Reply Paid 336, South Melbourne VIC 3205



Activities & Tasks > Document Upload

For more information:



netwealth.com.au/russellinvestments



1800 888 223



Your adviser

Notes

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Super Series Application

Upfront / Fixed term member advice fee

Consent

Please use **BLACK** pen and **BLOCK** letters.

This form is to accompany a new account application form. In this form a reference to your Adviser means the Nominated Financial Adviser named at Step 2 of this form.

By completing this form:

- You provide consent to Netwealth to arrange the deduction of fees from your account for payment to your Adviser; and
- You authorise and direct Netwealth to pay the member advice fees set out in this form to the AFS Licensee for whom your Adviser acts as an authorised representative (whoever that may be from time to time) and you consent to some or all of this amount being paid by the AFS Licensee to your Adviser (or their nominee).

Your consent is being sought by Netwealth to deduct the member advice fees in Steps 3 and 4 from your Netwealth Superannuation Master Fund account. Your consent will last until the amount has been deducted from your account. If you are not happy with the amount described, you do not have to sign this form, in which case the fees will not be paid to your Adviser. You may withdraw your consent prior to the fee deduction occurring by contacting Netwealth by email at contact@netwealth.com.au or calling 1800 888 223.

Member advice fees can only be paid from your superannuation account for personal advice services provided to you by your Adviser specifically in relation to your superannuation account. A separate consent form must be provided for each account, and the advice fees can only be charged in accordance with your written consent.

Step 1. Member details

This consent accompanies the application to join Super Series for the following member

Member name	
Date of birth	/ /
Client email	
Client phone	()

Step 2. Your Nominated Financial Adviser's name and contact details (advice provider)

Adviser name	
Adviser code	
Adviser Email	
Adviser Phone	()
AFS Licensee name	
AFS Licensee number	

Step 3. Consent to an upfront member advice fee

Upfront member advice fees applying to contributions, rollovers and transfers to your account (including GST)

Initial contributions/rollovers fixed percentage rate % rate applied to all contributions/rollovers in Step 6 of the Application form.

Your Adviser estimates that this fee will be approximately \$

This is based on the total initial contributions and rollovers expected to be received in your account, as estimated by your Adviser.

AND/OR

Initial contributions/rollovers fixed dollar amount \$ This amount is a one-off fee.

 The start date cannot be prior to the first of this month and the end date cannot be more than 12 months from the start date.

Fixed rate fixed term member advice fee based on your total account balance (including GST)

This is a percentage per year of the total account balance, paid monthly based on the daily total account balance.

This is based on the average total account balance expected to be held in your account over the fixed term, as estimated by your Adviser.

Tiered rate fixed term member advice fee based on your total account balance (including GST)

A tiered rate fixed term member advice fee cannot be combined with a fixed rate fixed term member advice fee.

This is a percentage per year, paid monthly based on the daily total account balance.

This is based on the average total account balance expected to be held in your account over the fixed term, as estimated by your Adviser.

Fixed dollar fixed term member advice fee (including GST)

Payment frequency² ☒ Monthly ☐ Quarterly ☐ Half yearly ☐ Yearly

¹ The total fixed dollar amount is divided by the number of days in the fixed term to determine a daily fee rate. The amount deducted per period is based on a pro-rata calculation: daily fee rate multiplied by the number of days in the period and paid at the end of the payment frequency. For example a yearly fee will be paid at the end of the term.

² Payment frequency can only be set to monthly if the term is less than 12 months.

Fixed rate fixed term advice fee based on your managed account balance (including GST)

Your Adviser estimates that this fee will be approximately \$

		.				0	0
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 per month based on the average total account balance expected to be held in your account over the fixed term.

Fixed rate fixed term advice fee based on your total account balance excluding your managed account balance (including GST)³

Your Adviser estimates that this fee will be approximately \$

		.			.	0	0
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 per month based on the average total account balance expected to be held in your account over the fixed term.

³ This option cannot be used together with a fixed or tiered rate advice fee based on your total account balance.

The member advice fees set out above can only be paid for services provided to you by your Adviser in relation to your superannuation account. These services may include financial advice provided to you by your Adviser and/or your Adviser arranging aspects of your superannuation account on your behalf. Services may be provided once only or on a fixed term basis during the period to which the fee applies. Please indicate what services you have agreed are to be provided by your Adviser for the payment of the member advice fees included in this form:

Once only service	Fixed term service	Service	
☐	☐	Structure & contributions	The suitability of your superannuation arrangements, establishing your superannuation account, the amount and type of contributions to make to your superannuation account, the consolidation of superannuation benefits and rollovers into your superannuation account
☐	☐	Investment	The investment strategy for your superannuation account and/or the selection of investment options in your superannuation account
☐	☐	Retirement planning	Using your superannuation account to accumulate savings for your retirement, transitioning to retirement, generating a regular income in retirement and/or managing Centrelink entitlements
☐	☐	Estate planning	Using your superannuation as part of your estate planning strategies including beneficiary nominations
☐	☐	Insurance	Using your superannuation account for insurance and/or making a claim on insurance held through your superannuation account
☐	☐	Benefit payments	Making a withdrawal or drawing an income from your superannuation account
☐	☐	Tax planning	Consideration of the impact of your superannuation on your overall tax position, managing the tax payable on contributions to or income in your superannuation account and/or managing the tax on benefits received from your superannuation account.

By submitting this instruction, I represent to Netwealth that all the details in this transaction are true and correct and I declare that:

1. I have received, read and understood and agree to be bound by the terms and conditions set out in the relevant Product Disclosure Statement for the Netwealth Superannuation Master Fund, in particular the fees and costs section, current as at the date I sign this instruction;
2. I have agreed with my Nominated Financial Adviser to pay the advice fees outlined in Steps 3 and 4 and I consent to the deduction of these fees from the Super Series account established as a result of the accompanying application and from any other Super Series account to which these amounts are subsequently transferred by me;
3. I authorise and direct Netwealth to pay these amounts to the AFS Licensee for whom my Nominated Financial Adviser acts as an authorised representative (whoever that may be from time to time) and I consent to some or all of this amount being paid by the AFS Licensee to my Nominated Financial Adviser (or their nominee);
4. I confirm that the member advice fees outlined in Steps 3 and 4 are for personal advice services provided to me by my Nominated Financial Adviser relating solely to my Netwealth Superannuation account; and
5. I authorise Netwealth to disclose to my Nominated Financial Adviser (if applicable) information regarding this transaction and/or my investments held through the Netwealth Superannuation Master Fund.

Member full name

[illegible]

Signature

Date / /

It is recommended that you retain a copy of the completed form for your own records.

Send to us:

@ contact@netwealth.com.au

 Netwealth Superannuation Master Fund, Reply Paid 336, South Melbourne VIC 3205

Activities & Tasks > Document Upload

For more information: netwealth.com.au

 1800 888 223

 Your adviser

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Superannuation

Income stream instruction

Please use **BLACK** pen and **BLOCK** letters.

This form may only be used if you have received a copy of the Product Disclosure Statement for Russell Investments Super Series dated 4 December 2023 and the Supplementary PDS date 1 March 2025 (**the PDS**).

Step 1. Provide member details

Client name																														
Client number							Account number																							

Account type

Standard Income Stream
 Transition to Retirement Income Stream
 Term Allocated Pension

If you are making a contribution or have multiple rollovers, we will establish a Personal Super account for you to receive these prior to your income stream commencing.

☐ Tick this box if you would like to keep your Personal Super account open after we have commenced your income stream.

Amount to be retained in your Personal Super account

The minimum cash requirement (for further information please see the section of the PDS called 'Minimum cash requirement')

OR \$

									.	0	0
--	--	--	--	--	--	--	--	--	---	---	---

 (must be greater than the minimum cash requirement)

Step 2. Declare condition of release

 If you are **NOT** an Australian citizen, New Zealand citizen or a permanent resident of Australia, please contact us prior to submitting this form.

By completing this Step 2 you declare that you are an Australian citizen, New Zealand citizen or a permanent resident of Australia and you satisfy one of the following conditions of release (please tick one box):

*Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
On or after 1 July 1964	60

Standard Income Stream

☐	I have reached my preservation age* and have permanently retired from the workforce	1 July 1961 to 30 June 1962
☐	I am aged 60 or more and ceased gainful employment with my employer on	1 July 1963 to 30 June 1964
	D D / M M / Y Y (date entered must be on or after you turn 60)	On or after 1 July 1964
☐	I am aged 65 or more	
☐	I have sufficient unrestricted non-preserved benefits	
☐	I am permanently incapacitated and eligible for a disability superannuation benefit income stream. (Trustee approval required)	

Transition to Retirement Income Stream

☐ I have reached my preservation age* and have not permanently retired from the workforce

Step 3. Provide notice of intent to claim a tax deduction for personal contributions

If you are seeking to claim a tax deduction for personal non-concessional contributions made to your Super Series account, you must submit a valid 'Notice of intent to claim or vary a deduction for personal super contributions' form to us before you commence your income stream. This applies to any personal contributions made in the current financial year, and to any personal contributions made in the previous financial year for which you have not yet submitted a 'Notice of intent to claim or vary a deduction for personal super contributions' form (Section 290.170 Notice) to us. A copy of the 'Notice of intent to claim or vary a deduction for personal super contributions' form is available on our website, or by contacting us.

 Once you have transferred all or part of your account to an income stream, we will be unable to accept a 'Notice of intent to claim or vary a deduction for personal super contributions' form (Section 290.170 Notice) from you, and you will not be eligible to claim a tax deduction for those personal contributions.

If you require any clarification, please contact your financial adviser or Netwealth prior to submitting this form.

Please tick one of the following options:

☐ **Yes.** I intend to claim a deduction and have attached a valid 'Notice of intent to claim or vary a deduction for personal super contributions' form.

☐ **No.** I do not wish to claim a tax deduction for my personal contributions.

Step 4. Claim your tax-free threshold and/or notify your Tax File Number ('TFN')

If you are age 60 or over, no PAYG tax will be deducted from your income and no additional ATO forms are required. Please proceed to Step 5.

If you are under 60, do you want to claim the tax-free threshold from your Super Series income stream?

- ☐ Yes – Please complete and attach the enclosed ATO 'Tax File Number Declaration' form¹
- ☐ No – You may want to provide your Tax File Number, if you have not previously done so. To provide your TFN please complete a 'Tax File Number Notification' form available from our website and attach it to this form or complete Step 4 of the 'Application' form.

¹ Only claim the tax-free threshold from one payer at a time, unless your total income from all sources for the financial year will be less than the tax-free threshold.

Step 5. Nominate bank account details

! You can only nominate a bank account that is held in your name or a joint bank account for which you are one of the account holders. Payments will not be made to third parties.

Provide the bank account to which any income stream payments are to be made to (if applicable). If left blank, income stream payments will be made to the nominated bank account currently recorded for your account.

Account holder/s name

BSB - Account number

Step 6. Nominate your income stream details (gross of any tax)

Payment frequency (please tick one box) ☐ Weekly ☐ Fortnightly ☐ Monthly
☐ Quarterly ☐ Half yearly ☐ Yearly

Payment to commence / /

If you are investing between 1 June and 30 June, you can defer the commencement of your payments until next financial year.

! If the scheduled payment date is not a business day your payment will be made on the previous business day.

Specify your income stream amount (tick one box only):

☐ Nominated amount – specify the amount you wish to receive for each payment: \$ per period

OR

☐ Minimum annual income stream² OR ☐ Maximum annual income stream³

(Note the maximum is applicable to Transition to Retirement income streams only)

! If you enter an amount that, on an annual basis, is less than your minimum annual income stream, we will pay your minimum annual income stream. If you enter an annual Transition to Retirement Income Stream amount greater than your maximum annual income stream, we will pay your maximum annual income stream.

² If there is less than a full year from the start of your income stream to the next 30 June, you will receive the minimum annual amount reduced on a pro rata basis.

³ If there is less than a full year from the start of your income stream to the next 30 June, you will receive the full maximum amount over the remainder of the year.

Step 6. Nominate your income stream details (gross of any tax) (continued)

Term Allocated Pension

Original commencement date / /

Original purchase price \$

Original pension⁴ ☐ Term Allocated Pension ☐ Lifetime Income Stream ☐ Life Expectancy Income Stream

Currently receiving 50% asset test exemption⁵ ☐ Yes ☐ No

New term selected years

Amount of pension required subject to minimum annual pension payment amounts (please tick one box)

☐ Fixed annual calculated amount

OR ☐ Minimum (larger of 90% of the fixed calculated annual amount or minimum age based pension percentages)

OR ☐ Maximum (110% of the fixed calculated annual amount)

OR ☐ Nominated annual amount in allowable 90-110% range \$ p.a.

⁴ A rollover must be made from another TAP that commenced prior to 20 September 2007, or another allowable type of complying income stream. Most TAPs were originally commenced to provide reasonable benefit limit and Centrelink asset test exemptions and you may need to retain a TAP to continue to meet the exemptions and to ensure that retrospective penalties do not apply. You should seek financial advice if you are unsure about any aspect of your existing TAP.

⁵ To maintain the 50% Social Security asset test exemption status, the existing TAP being rolled over must still qualify for the 50% asset test exemption prior to rollover to Netwealth. Lifetime or Life expectancy pension must have been purchased between 20/09/2004 and 20/09/2007 to apply for the 50% asset test exemption.

Step 7. Consider a reversionary pensioner nomination

Provide reversionary pensioner details if you wish to nominate a reversionary pensioner. A reversionary pensioner must be a superannuation dependant (however, special rules apply to children). See Information Guide 2: Additional Information about Superannuation for details. An attorney acting under a Power of Attorney is unable to nominate themselves as a reversionary.

Full name

Address

Suburb/town

State Postcode Country (if not Australia)

Date of birth / / Gender ☐ Male ☐ Female

Relationship ☐ Spouse/de facto ☐ Child ☐ Interdependent ☐ Financial dependant

If you wish to make a binding death benefit direction instead of a reversionary pensioner nomination, complete Step 11 of the 'Application' form.

Step 8. Read and sign this declaration

By submitting this instruction, I represent to Netwealth that all the details in this transaction are true and correct and I declare that:

1. I have received, read and understood and agree to be bound by the terms and conditions set out in the current PDS;
2. I have completed the personal details in the 'Application' form and signed the declaration; and
3. I authorise Netwealth to disclose to my Nominated Financial Adviser (if applicable) information regarding this transaction and/or my investments held through the Netwealth Superannuation Master Fund.

 Before you sign this instruction form, you must have received the current PDS which contains important information about the Fund. The PDS will help you understand Super Series and decide if it is appropriate to your needs.

Full name

Signature

Date / /

 It is recommended that you retain a copy of the completed form for your own records.

Step 9. Once complete please send to us

Send to us:contact@netwealth.com.au[Netwealth Superannuation Master Fund, Reply Paid 336, South Melbourne VIC 3205](#)[Activities & Tasks > Document Upload](#)**For more information:**netwealth.com.au/russellinvestments[1800 888 223](tel:1800888223)[Your adviser](#)

Super Series Application Rollover/transfer request

Please use **BLACK** pen and **BLOCK** letters.

This form may only be used if you have received a copy of the Product Disclosure Statement for Russell Investments Super Series dated 4 December 2023 and the Supplementary PDS date 1 March 2025 ('the PDS').

Warning about insurance benefits. The superannuation fund you are transferring from may provide you with insurance against death, illness or injury in the form of life insurance, disability insurance or income protection insurance. When you submit this form and transfer benefits you may lose any insurance entitlements you have. You should consider any insurances you may lose as a result of this transfer.

Step 1. Provide your Russell Investments Super Series account to rollover to

Account number (if known)

Step 2. Provide your personal details

Mr/Mrs/Miss/Ms/Dr/Other Family name¹

Given name(s)

Date of birth / / Sex ☐ Male ☐ Female

Tax file number ('TFN')² - -

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your TFN, but there may be tax and financial consequences if you do not. Refer to the PDS for more information.

¹ Please attach certified documentary evidence if your name has changed (i.e. marriage certificate, deed poll, etc).

² If no TFN is provided you must provide certified photographic documentary evidence of your identity. This may include your driver's licence or passport or birth certificate. Some funds you are transferring from may require more information, similar to a bank 100 point check. For further assistance please contact us on 1800 888 223.

Step 3. Provide details of the fund you are transferring from

Complete details of each of the funds you are transferring from. If you have more than four super funds to transfer from, please complete a separate form. If you are transferring from a Self Managed Super Fund, please complete Step 4.

Death benefit rollover³ ☐

³ Please tick this box if the rollover is from the proceeds of a Death Benefit and attach a Death Benefit Rollover Benefit Statement.

Fund/product name

Unique Super Identifier (USI) ABN

Member number

Full rollover/transfer ☐ OR Partial rollover/transfer amount \$

Fund/product name

Unique Super Identifier (USI) ABN

Member number

Full rollover/transfer ☐ OR Partial rollover/transfer amount \$

Fund/product name

Unique Super Identifier (USI) ABN

Member number

Full rollover/transfer ☐ OR Partial rollover/transfer amount \$

Fund/product name

Unique Super Identifier (USI) ABN

Member number

Full rollover/transfer ☐ OR Partial rollover/transfer amount \$

Step 4. Provide details if you are transferring from a Self Managed Super Fund

Fund name																														
Electronic service address																														
ABN																														
Member or account number																														
Contact phone number																														
Postal address																														
Suburb/town																														
State				Postcode						Country (if not Australia)																				
Full rollover/transfer	☐		OR		☐		Partial rollover/transfer amount										\$											.	0	0

If this rollover is coming from a Self Managed Super Fund, please provide confirmation of the rollover electronically via SuperStream. Please contact your registered electronic service address ('ESA') provider, fund administrator or accountant for more details on how you can obtain this confirmation.

If the transfer is from the proceeds of a Death Benefit rollover, please provide a Death Benefit Rollover Benefit Statement.

If you are unable to provide confirmation via SuperStream, please ensure you:

- provide a signed Rollover Benefits Statement for the total value of the rollover; and
- provide total cash rollover amount paid to Netwealth via EFT, cheque or direct debit; and
- send the remittance information to remittance@netwealth.com.au.

Step 5. Details of the fund you are transferring to

 Netwealth Superannuation Master Fund, PO Box 336, South Melbourne VIC 3205

 1800 888 223

 contact@netwealth.com.au

SFN 5099 560 25

ABN 94 573 747 704

RSE Registration R1000184

USI	Product
NET0017AU	Netwealth Superannuation Master Fund Personal Super
NET0021AU	Netwealth Superannuation Master Fund Standard Income Stream
NET0020AU	Netwealth Superannuation Master Fund Term Allocated Pension
NET0018AU	Netwealth Superannuation Master Fund Employer Sponsored Super
NET0019AU	Netwealth Superannuation Master Fund Transition to Retirement Income Stream

Step 6. Read and sign this declaration

By submitting this instruction, I represent to Netwealth that all the details in this transaction are true and correct and I declare that:

1. I authorise the transfer of my benefits from the fund shown in Steps 3 or 4 ('previous fund') to the Netwealth Superannuation Master Fund, a complying superannuation fund for the purposes of the *Superannuation Industry (Supervision) Act 1993*;
2. I discharge the trustee of my previous superannuation fund from any further liability to pay a benefit to me in respect of those benefits that have been correctly transferred;
3. I acknowledge that the transfer of my benefits from my previous fund may be delayed due to circumstances beyond the control of Netwealth;
4. I consent to the deduction of any applicable fees from my benefit as a result of the transfer. (If you are not aware of the fees that may apply, you should contact your previous fund for further information);
5. I understand that any insurance I have in my previous fund may be lost as a result of this transfer;
6. I have received, read and understood and agree to be bound by the terms and conditions set out in the PDS;
7. I authorise Netwealth to disclose to my Nominated Financial Adviser (if applicable) information regarding this transaction and/or my investments held through the Fund; and

8. I authorise the trustee of my previous fund to provide Netwealth with all relevant details of my membership and any other relevant information required by law to effect this transfer and forward a payment for the transfer.

 You should read the current PDS as there may have been changes to the terms and conditions governing this transaction. The current PDS is available on our website.

[illegible]

Signature

Date / /

 It is recommended that you retain a copy of the completed form for your own records.

[illegible]

Please forward this form with your application form (if applicable) to:

Send to us: @ contact@netwealth.com.au Netwealth Superannuation Master Fund, Reply Paid 336, South Melbourne VIC 3205

 contact@netwealth.com.au 

 [Activities & Tasks > Document Upload](#)

For more information:  netwealth.com.au/russellinvestments  1800 888 223

 Your adviser

This page has been left blank intentionally.

This form may only be used if you have received a copy of the Product Disclosure Statement for Russell Investments Super Series dated 4 December 2023 and the Supplementary PDS date 1 March 2025 (**‘the PDS’**), the Information Guides, the Insurance Guide and Investment Menu referred to in the PDS that are relevant to you.

 Please complete every step in this form (except Client number and Netwealth account number if these are not yet known). If the form is incomplete, it will be invalid.

Client name																										
Client number							Netwealth account number																			

☐ A regular contribution plan. Step 7 of the 'Application' form must be completed.

[illegible]

☐ Superannuation guarantee ☐ Salary sacrifice ☐ Spouse contributions

☐ Non-concessional personal contributions¹ ☐ Other (please specify type in Step 6 of the 'Application' form)¹

☐ Rollover (a valid Rollover Benefit Statement must be provided along with this form)

AND/OR ☐ Any amount advised, from time to time, by me or my Adviser Representative (if I have one) to Netwealth.

¹ A personal contribution for which a tax deduction is intended to be claimed must be accompanied by a valid 'Notice of intent to claim or vary a deduction for personal super contributions' form issued by the ATO or a valid Netwealth online tax deduction form. If you do not submit a valid form at the same time as the contribution, we will process the contribution as a personal non-concessional contribution. Alternatively, you will have the opportunity to claim a tax deduction for that contribution at the end of the financial year when we send you a section 290.170 notice. For more information on the conditions which must be met for claiming a deduction, go to www.ato.gov.au and search for 'claiming deductions for personal super contributions'.

Name of financial institution																								
Account holder/s name																								
BSB				-				Account number																

You request and authorise Netwealth Investments Limited (Debit User ID 246628) to arrange, through its own financial institution, for any amount Netwealth Investments Limited may debit or charge you to be debited through the Bulk Electronic Clearing System from an account held at the financial institution identified above and paid to the Debit user, subject to the terms and conditions of the Client Service Agreement (overleaf) and any further instructions detailed on this form.

[illegible][illegible]

If signing for a company, sign and print full name and capacity for signing (e.g. Director).

Step 5. Once complete please send to us

Send to us:  contact@netwealth.com.au  Netwealth Superannuation Master Fund, Reply Paid 336, South Melbourne VIC 3205

 [Activities & Tasks > Document Upload](#)

For more information:  netwealth.com.au/russellinvestments  1800 888 223  Your adviser

Client Service Agreement – Direct debit

Definitions

account means the account held at **your financial institution** from which we are authorised to arrange for funds to be debited.

agreement means this Client Service Agreement between **you** and **us** with regard to direct debit arrangements.

non-business day means a Saturday or a Sunday or a public holiday listed throughout Australia.

debit day means the day that payment by **you** to **us** is due.

direct debit request means the direct debit request between **us** and **you**.

us or **we** means Netwealth Investments Limited (the debit user) you have authorised by signing a **direct debit request**.

you means the customer who signed the **direct debit request**.

your financial institution is the financial institution where **you** hold the **account** that **you** have authorised **us** to arrange to debit.

Drawing arrangements

We will only arrange for funds to be debited from your account as authorised in the direct debit request. Where the debit date falls on a non-business day, we will draw the amount on the next business day.

We will not change any details of drawings arrangements without giving you at least fourteen (14) days' written notice.

We reserve the right to cancel the direct debit arrangements if three or more drawings are returned unpaid by your nominated financial institution and to arrange with you an alternate payment method.

We will keep all information pertaining to your nominated account at the financial institution, private and confidential.

Your rights

You may terminate your direct debit arrangement at any time by giving signed written notice directly to us. Notice to us should be received by us at least two (2) business days prior to the due date.

You may stop a debit to your account under your direct debit arrangement by giving signed written notice directly to us. Notice given to us should be received by us at least two (2) business days prior to the due date.

You may request a change to the drawing amount by contacting us and advising your requirements no less than two (2) business days prior to the due date.

Where you consider that a drawing has been initiated incorrectly (outside your direct debit arrangement) you may take the matter up directly with us, or lodge a direct debit claim through your nominated financial institution.

Your responsibilities

It is your responsibility to ensure that sufficient funds are available in the nominated account to meet a drawing on its due date. If there are not sufficient funds in the nominated account a bank dishonor fee may be recovered from your account.

It is your responsibility to ensure that the authorisation given to draw on the nominated account is identical to the account signing instruction held by the financial institution where the account is based.

It is your responsibility to advise us if the account nominated by you to receive the direct debit arrangement is transferred or closed.

It is your responsibility to advise us of a suitable alternate payment method if you wish to amend your direct debit arrangement (where necessary).

All changes or queries regarding this agreement or your direct debit arrangement should be directed to our investor services team on 1800 888 223 or in writing to:

 contact@netwealth.com.au  Netwealth Superannuation Master Fund, Reply Paid 336, South Melbourne VIC 3205

Superannuation Compliance letter

1 March 2025

To whom it may concern

Re Netwealth Superannuation Master Fund ABN 94 573 747 704 SFN 5099 560 25, including
Netwealth Super Accelerator and Russell Investments Super Series

USI	Product
NET0017AU	Netwealth Superannuation Master Fund Personal Super
NET0018AU	Netwealth Superannuation Master Fund Employer Sponsored Super
NET0021AU	Netwealth Superannuation Master Fund Standard Income Stream
NET0019AU	Netwealth Superannuation Master Fund Transition to Retirement Income Stream
NET0020AU	Netwealth Superannuation Master Fund Term Allocated Pension

Netwealth Superannuation
Services Pty Ltd

ABN 80 636 951 310
AFSL 528032

PO Box 336
South Melbourne VIC 3205

Freecall: 1800 888 223
Phone: +61 3 9655 1300
Fax: +61 3 9655 1333
Email: contact@netwealth.com.au

As trustee of the abovementioned superannuation fund (Fund), Netwealth Superannuation Services Pty Ltd confirms that:

- The Fund is a complying and resident regulated superannuation fund within the meaning of the *Superannuation Industry (Supervision) Act 1993 (SIS)*.
- The Fund will accept all types of personal contributions and will accept employer contributions where the member has completed a Standard choice form nominating the Fund.
- The Fund is able to receive preserved benefits and will preserve these in accordance with SIS.
- The Fund is not subject to a direction under Section 63 of SIS.

Contributions can be accepted by the Fund using any of the contribution methods on the following page.

 All contribution remittances except SuperStream must be sent to remittance@netwealth.com.au.

If you have any further queries, please contact us via email at contact@netwealth.com.au or Freecall 1800 888 223.

Contribution methods:

Method	Payment	Other requirements
SuperStream Employers Only	Bank: ANZ BSB number: 013 030 Account no.: 837 557 724 Reference: Same as SuperStream contribution message	Example: to make a SuperStream contribution for Netwealth account number 0001040500 send the SuperStream contribution message to: ABN: 94 573 747 704 USI: NET0017AU Member ID: 0001040500
Electronic funds transfer – for online banking	Bank: ANZ BSB number: 013 993 Account no.: Last 9 digits of your Netwealth account number Account name: For a new application – Netwealth Super Applications Account For an existing account – Client name Reference: A – Superannuation guarantee B – Salary sacrifice C – Personal contribution D – Spouse contribution	Example: to make a salary sacrifice contribution for Paul Smith's existing Netwealth account number 0001040500 enter details as follows: BSB number: 013 993 Account no.: 001040500 Account name: Paul Smith Reference: B Note: Personal contribution will be the default contribution type if no reference is provided.
BPAY®	Biller Codes: 156513: Superannuation Guarantee 156539: Salary Sacrifice 156505: Personal Contribution 156521: Spouse	Each client has a unique BPAY® Customer Reference Number (CRN). This can be found on our website, on periodic statements or by contacting Netwealth.
Direct debit	One-off direct debits or a regular contribution plan.	'Direct debit request' form – to request a one-off or ad-hoc direct debit from your bank account; AND/OR (if required) 'Regular contribution plan' form – to commence a regular contribution plan.

* Registered to BPAY Pty Ltd ABN 69 079 137 518



Tax file number declaration

Information you provide in this declaration will allow your payer to work out how much tax to withhold from payments made to you.

— This is not a TFN application form.
To apply for a TFN, go to ato.gov.au/tfn

! Terms we use

When we say:

- **payer**, we mean the business or individual making payments under the pay as you go (PAYG) withholding system
- **payee**, we mean the individual being paid.

Who should complete this form?

You should complete this form before you start to receive payments from a new payer – for example:

- payments for work and services as an employee, company director or office holder
- payments under return-to-work schemes, labour hire arrangements or other specified payments
- benefit and compensation payments
- superannuation benefits.

! You need to provide all information requested on this form. Providing the wrong information may lead to incorrect amounts of tax being withheld from payments made to you.

! You don't need to complete this form if you:

- are a beneficiary wanting to provide your tax file number (TFN) to the trustee of a closely held trust. For more information, visit ato.gov.au/trustsandtfnwithholding
- are receiving superannuation benefits from a super fund and have been taken to have quoted your TFN to the trustee of the super fund
- want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you. You should complete a withholding declaration form (NAT 3093)
- want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you. You should complete a withholding declaration form (NAT 3093).

> For more information about your entitlement, visit ato.gov.au/taxoffsets



Section A: To be completed by the payee

Question 1

What is your tax file number (TFN)?

You should give your TFN to your employer only after you start work for them. Never give your TFN in a job application or over the internet.

-  We and your payer are authorised by the *Taxation Administration Act 1953* to request your TFN. It's not an offence not to quote your TFN. However, quoting your TFN reduces the risk of administrative errors and having extra tax withheld. Your payer is required to withhold the top rate of tax from all payments made to you if you do not provide your TFN or claim an exemption from quoting your TFN.

How do you find your TFN?

You can find your TFN on any of the following:

- your income tax notice of assessment
- correspondence we send you
- a payment summary your payer issues to you.

If you have a tax agent, they may also be able to tell you.

If you still can't find your TFN, you can:

- phone us on **13 28 61** between 8.00am and 6.00pm, Monday to Friday.

If you phone or visit us, we need to know we are talking to the correct person before discussing your tax affairs. We will ask you for details only you, or your authorised representative, would know.

You don't have a TFN

If you don't have a TFN and want to provide a TFN to your payer, you will need to apply for one.

For more information about applying for a TFN, visit ato.gov.au/tfn

You may be able to claim an exemption from quoting your TFN.

Print X in the appropriate box if you:

- have lodged a TFN application form or made an enquiry to obtain your TFN. You now have 28 days to provide your TFN to your payer, who must withhold at the standard rate during this time. After 28 days, if you haven't given your TFN to your payer, they will withhold the top rate of tax from future payments
- are claiming an exemption from quoting a TFN because you are under 18 years of age and do not earn enough to pay tax, or you are an applicant or recipient of certain pensions, benefits or allowances from the:
 - Department of Human Services – however, you will need to quote your TFN if you receive a Newstart, Youth or sickness allowance, or an Austudy or parenting payment
 - Department of Veterans' Affairs – a service pension under the *Veterans' Entitlement Act 1986*
 - Military Rehabilitation and Compensation Commission.

Providing your TFN to your super fund

Your payer must give your TFN to the super fund they pay your contributions to. If your super fund doesn't have your TFN, you can provide it to them separately. This ensures:

- your super fund can accept all types of contributions to your accounts
- additional tax will not be imposed on contributions as a result of failing to provide your TFN
- you can trace different super accounts in your name.

-  For more information about providing your TFN to your super fund, visit ato.gov.au/superelegibility

Question 2–6

Complete with your personal information.

Question 7

On what basis are you paid?

Check with your payer if you're not sure.

Question 8

Are you an Australian resident for tax purposes or a working holiday maker?

Generally, we consider you to be an Australian resident for tax purposes if you:

- have always lived in Australia or you have come to Australia and now live here permanently
- are an overseas student doing a course that takes more than six months to complete
- migrate to Australia and intend to reside here permanently.

If you go overseas temporarily and don't set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

If you are in Australia on a working holiday visa (subclass 417) or a work and holiday visa (subclass 462) you must place an X in the working holiday maker box. Special rates of tax apply for working holiday makers.

-  For more information about working holiday makers, visit ato.gov.au/whm

If you're not an Australian resident for tax purposes or a working holiday maker, place an X in the foreign resident box, unless you are in receipt of an Australian Government pension or allowance.

Temporary residents can claim super when leaving Australia, if all requirements are met. For more information, visit ato.gov.au/departaustralia

Foreign resident tax rates are different

A higher rate of tax applies to a foreign resident's taxable income and foreign residents are not entitled to a tax-free threshold nor can they claim tax offsets to reduce withholding, unless you are in receipt of an Australian Government pension or allowance.

-  To check your Australian residency status for tax purposes or for more information, visit ato.gov.au/residency

Question 9

Do you want to claim the tax-free threshold from this payer?

The tax-free threshold is the amount of income you can earn each financial year that is not taxed. By claiming the threshold, you reduce the amount of tax that is withheld from your pay during the year.

Answer **yes** if you want to claim the tax-free threshold, you are an Australian resident for tax purposes, and one of the following applies:

- you are not currently claiming the tax-free threshold from another payer
- you are currently claiming the tax-free threshold from another payer and your total income from all sources will be less than the tax-free threshold.

Answer **yes** if you are a foreign resident in receipt of an Australian Government pension or allowance.

Answer **no** if none of the above applies or you are a working holiday maker.

- ! If you receive any taxable government payments or allowances, such as Newstart, Youth Allowance or Austudy payment, you are likely to be already claiming the tax-free threshold from that payment.
- > For more information about the current tax-free threshold, which payer you should claim it from, or how to vary your withholding rate, visit ato.gov.au/taxfreethreshold

Question 10

Do you have a Higher Education Loan Program (HELP), VET Student Loan (VSL), Financial Supplement (FS), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt?

Answer **yes** if you have a HELP, VSL, FS, SSL or TSL debt.

Answer **no** if you do not have a HELP, VSL, FS, SSL or TSL debt, or you have repaid your debt in full.

- ! You have a HELP debt if either:
 - the Australian Government lent you money under HECS-HELP, FEE-HELP, OS-HELP, VET FEE-HELP, VET Student loans prior to 1 July 2019 or SA-HELP.
 - you have a debt from the previous Higher Education Contribution Scheme (HECS).

You have a SSL debt if you have an ABSTUDY SSL debt.

You have a separate VSL debt that is not part of your HELP debt if you incurred it from 1 July 2019.
- > For information about repaying your HELP, VSL, FS, SSL or TSL debt, visit ato.gov.au/getloaninfo

Have you repaid your HELP, VSL, FS, SSL or TSL debt?

When you have repaid your HELP, VSL, FS, SSL or TSL debt, you need to complete a *Withholding declaration* (NAT 3093) notifying your payer of the change in your circumstances.

! Sign and date the declaration

Make sure you have answered all the questions in section A, then sign and date the declaration. Give your completed declaration to your payer to complete section B.

Section B: To be completed by the payer

- ! Important information for payers – see the reverse side of the form.

> Lodge online

Payers can lodge TFN declaration reports online if you have software that complies with our specifications.

For more information about lodging the TFN declaration report online, visit ato.gov.au/lodgetfndeclaration

More information

Internet

- For general information about TFNs, tax and super in Australia, including how to deal with us online, visit our website at **ato.gov.au**
- For information about applying for a TFN on the web, visit our website at **ato.gov.au/tfn**
- For information about your super, visit our website at **ato.gov.au/checkyoursuper**

Useful products

In addition to this TFN declaration, you may also need to complete and give your payer the following forms which you can download from our website at **ato.gov.au**:

- *Medicare levy variation declaration* (NAT 0929), if you qualify for a reduced rate of Medicare levy or are liable for the Medicare levy surcharge. You can vary the amount your payer withholds from your payments.
- *Standard choice form* (NAT 13080) to choose a super fund for your employer to pay super contributions to. You can find information about your current super accounts and transfer any unnecessary super accounts through myGov after you have linked to the ATO. Temporary residents should visit **ato.gov.au/departaustralia** for more information about super.

Other forms and publications are also available from our website at **ato.gov.au/onlineordering** or by phoning **1300 720 092**.

Phone

- Payee – for more information, phone **13 28 61** between 8.00am and 6.00pm, Monday to Friday. If you want to vary your rate of withholding, phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.
- Payer – for more information, phone **13 28 66** between 8.00am and 6.00pm, Monday to Friday.

If you phone, we need to know we're talking to the right person before we can discuss your tax affairs. We'll ask for details only you, or someone you've authorised, would know. An authorised contact is someone you've previously told us can act on your behalf.

If you do not speak English well and need help from the ATO, phone the Translating and Interpreting Service on **13 14 50**.

If you are deaf, or have a hearing or speech impairment, phone the ATO through the National Relay Service (NRS) on the numbers listed below:

- TTY users – phone **13 36 77** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 7799**)
- Speak and Listen (speech-to-speech relay) users – phone **1300 555 727** and ask for the ATO number you need (if you are calling from overseas, phone **+61 7 3815 8000**)
- Internet relay users – connect to the NRS on **relayservice.gov.au** and ask for the ATO number you need.

If you would like further information about the National Relay Service, phone **1800 555 660** or email **helpdesk@relayservice.com.au**

Privacy of information

Taxation law authorises the ATO to collect information and to disclose it to other government agencies. For information about your privacy, go to **ato.gov.au/privacy**

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information in this publication and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we must still apply the law correctly. If that means you owe us money, we must ask you to pay it but we will not charge you a penalty. Also, if you acted reasonably and in good faith we will not charge you interest.

If you make an honest mistake in trying to follow our information in this publication and you owe us money as a result, we will not charge you a penalty. However, we will ask you to pay the money, and we may also charge you interest. If correcting the mistake means we owe you money, we will pay it to you. We will also pay you any interest you are entitled to.

If you feel that this publication does not fully cover your circumstances, or you are unsure how it applies to you, you can seek further assistance from us.

We regularly revise our publications to take account of any changes to the law, so make sure that you have the latest information. If you are unsure, you can check for more recent information on our website at **ato.gov.au** or contact us.

This publication was current at **June 2019**.

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Payer information

The following information will help you comply with your pay as you go (PAYG) withholding obligations.



Is your employee entitled to work in Australia?

It is a criminal offence to knowingly or recklessly allow someone to work, or to refer someone for work, where that person is from overseas and is either in Australia illegally or is working in breach of their visa conditions.

People or companies convicted of these offences may face fines and/or imprisonment. To avoid penalties, ensure your prospective employee has a valid visa to work in Australia before you employ them. For more information and to check a visa holder's status online, visit the Department of Home Affairs website at homeaffairs.gov.au

Is your payee working under a working holiday visa (subclass 417) or a work and holiday visa (subclass 462)?

Employers of workers under these two types of visa need to register with the ATO, see ato.gov.au/whmreg

For the tax table "working holiday maker" visit our website at ato.gov.au/taxtables

Payer obligations

If you withhold amounts from payments, or are likely to withhold amounts, the payee may give you this form with section A completed. A TFN declaration applies to payments made after the declaration is provided to you. The information provided on this form is used to determine the amount of tax to be withheld from payments based on the PAYG withholding tax tables we publish. If the payee gives you another declaration, it overrides any previous declarations.

Has your payee advised you that they have applied for a TFN, or enquired about their existing TFN?

Where the payee indicates at question 1 on this form that they have applied for an individual TFN, or enquired about their existing TFN, they have 28 days to give you their TFN. **You must withhold tax for 28 days at the standard rate according to the PAYG withholding tax tables.** After 28 days, if the payee has not given you their TFN, you must then withhold the top rate of tax from future payments, unless we tell you not to.

If your payee has not given you a completed form you must:

- notify us within 14 days of the start of the withholding obligation by completing as much of the payee section of the form as you can. Print 'PAYER' in the payee declaration and lodge the form – see 'Lodging the form'.
- withhold the top rate of tax from any payment to that payee.



For a full list of tax tables, visit our website at ato.gov.au/taxtables

Lodging the form

You need to lodge TFN declarations with us within 14 days after the form is either signed by the payee or completed by you (if not provided by the payee). **You need to retain a copy of the form for your records.** For information about storage and disposal, see below.

You may lodge the information:

- **online** – lodge your TFN declaration reports using software that complies with our specifications. There is no need to complete section B of each form as the payer information is supplied by your software.
- **by paper** – complete section B and send the original to us within 14 days.



For more information about lodging your TFN declaration report online, visit our website at ato.gov.au/lodgetfndeclaration

Provision of payee's TFN to the payee's super fund

If you make a super contribution for your payee, you need to give your payee's TFN to their super fund on the day of contribution, or if the payee has not yet quoted their TFN, within 14 days of receiving this form from your payee.

Storing and disposing of TFN declarations

The TFN Rule issued under the *Privacy Act 1988* requires a TFN recipient to use secure methods when storing and disposing of TFN information. You may store a paper copy of the signed form or electronic files of scanned forms. Scanned forms must be clear and not altered in any way.

If a payee:

- submits a new *TFN declaration* (NAT 3092), you must retain a copy of the earlier form for the current and following financial year.
- has not received payments from you for 12 months, you must retain a copy of the last completed form for the current and following financial year.



Penalties

You may incur a penalty if you do not:

- lodge TFN declarations with us
- keep a copy of completed TFN declarations for your records
- provide the payee's TFN to their super fund where the payee quoted their TFN to you.

