

Personal Contribution Form

What is a personal contribution?

Personal contributions (also known as non-concessional contributions) must be made from after-tax income. They are in addition to active members' compulsory NTGPASS contributions of between 2% and 6% of salary, and do not include salary sacrifice and employer contributions.

Non-concessional contributions are added to your NTGPASS member accumulation account and are invested in your chosen investment option. The contributions are not taxed on entry or exit from superannuation.

Non-concessional Contribution Cap

Personal contributions count towards your non-concessional contribution cap of \$150 000 each financial year. Any contributions that exceed the cap will be subject to additional tax of 46.5%.

Your compulsory NTGPASS member contributions and any contributions made by a spouse to your account will also count towards your cap.

If you are:

- under age 65, you can bring forward two years of contributions, enabling \$450 000 to be contributed in one year, with no further contributions in the next two years;
- aged 65 to 74, you need to satisfy the work test to be eligible to make personal contributions (that is, you must have worked at least 40 hours in a period of 30 consecutive days in the same financial year the contribution is made);
- aged 75 or over, you are not eligible to make personal contributions to a superannuation fund.

Member investment choice

Member investment choice lets you decide where your member account is invested from a range of six pre-mixed investment options to best suit your individual circumstances and personal attitude towards risk. You can choose one option for your current member balance and the same, or a different option, for all future contributions and rollovers.

For further information refer to the *Member Investment Choice Fact Sheet* available on our website.

Making a personal contribution

Option 1: Regular Payroll Deduction

You can make a regular personal contribution from your pay each fortnight if you are a current NT public sector employee. Contributions will be commenced or varied in the next available pay period.

To commence contributions, complete the relevant sections of this form and return it to the [NT Superannuation Office](#). Please note, you may suspend or vary your personal contributions by contacting your payroll section.

Option 2: Lump Sum Payments

Complete the relevant sections of this form and return it to the [NT Superannuation Office](#). Lump sum payments can be made by the following methods:

- **Cash** payments under \$1000 can be made at the NT Superannuation Office, First Floor Cavenagh House, 38 Cavenagh Street, Darwin.
- **Cheque / Money Order** made payable to NTGPASS, and sent to the NT Superannuation Office, GPO Box 4675, Darwin NT 0801. The cheque account must be in your name or if it is a joint account you must be one of the joint holders of the cheque account.
- **Electronic Funds Transfer (EFT)**. Please refer to EFT payment details below.

Option 3: Regular EFT payments

You can make regular payments from your account with a financial institution to your NTGPASS account.

EFT payment details

For EFT payments you must use your NTGPASS member number as a reference for the transfer. Failure to do so may result in a delay in contributions being credited to your account. Bank details are:

BSB: 035-301

Account number: 990220

Account name: NTGPASS

Reference details: *your member number*

Disclaimer

The information made available in this form is provided as a guide only and should not be relied upon for making financial commitments.

The Commissioner of Superannuation and the Northern Territory of Australia accept no responsibility for any losses arising from any use or reliance upon the information or conclusions reached using the information.

Personal Contribution Form

Personal details

Full Name			
Residential Address			
Postal Address			
Phone		Mobile	
Email address		Tax file number*	
Member No (AGS)		Date of Birth	

* Australian tax legislation requires you to provide your Tax File Number (TFN) to your superannuation fund, which will only be used for lawful purposes. If you have previously given your TFN to the NT Superannuation Office, you do not need to supply it again.

Contribution eligibility (Only applicable to retained or spouse members age 65 and over)

You must satisfy the following criteria to be eligible to make a personal contribution (please tick):

I am age 65-74, and have worked at least 40 hours in a continuous 30 day period in the current financial year.

Option 1: Regular payroll deduction *Current NT public sector employees only*

Employing Agency	
Personal fortnightly contributions to be paid to my NTGPASS account	\$

Option 2: Lump sum payment

Amount (<i>in numbers</i>)	\$	<input type="checkbox"/> Cash <input type="checkbox"/> EFT transfer <input type="checkbox"/> Cheque/Money Order	
Amount (<i>in words</i>)			
Date (<i>of EFT transfer</i>)		Cheque/Money Order No	
<i>Please make cheques payable to NTGPASS</i>			

Option 3: Regular fortnightly EFT transfers

<input type="checkbox"/> Commencing fortnightly personal contribution amount	\$
<input type="checkbox"/> Variation to fortnightly personal contribution amount (new amount)	\$
Amount in words	
Date of first EFT transfer	



Privacy statement

The Northern Territory Superannuation Office is a division of the Northern Territory Treasury, a Northern Territory Government Agency. The privacy and confidentiality of your personal information is important to the Northern Territory Superannuation Office. The information collected will only be used for the purpose for which it was supplied and your information will not be disclosed to any third party unless required by law or authorised by you. To obtain further information about the NT Government privacy policy or the *Information Act*, please visit the Northern Territory Government website at www.nt.gov.au.

Declaration

I understand

- that the Northern Territory Superannuation Office can provide me with information but cannot give me financial advice and that the information provided is a general guide only and does not constitute personal financial advice.
- that the personal details requested on this form will only be used to administer my NTGPASS account.

I declare

- that I am contributing 6% of my gross salary to NTGPASS and am therefore eligible to make this contribution.

MEMBER SIGNATURE _____ **DATE** _____

OFFICE USE ONLY

PAYROLL: Please do not action without authorisation of the Northern Territory Superannuation Office.

Authorising Officer: _____

Signature *Print name* *Date:*

Payroll Deduction Code (SP1008) for active members

Payroll Deduction Code (SP0003) for retained members