



## PERSONAL CONTRIBUTION FORM NTGPASS RETAINED/SPOUSE MEMBERS

### Who should use this form?

This form should be used by retained and spouse account members to make personal contributions, also known as **non-concessional contributions**. This form should also be used by active members who wish to contribute to their spouse's NTGPASS account.

Active members who wish to make additional personal contributions, (i.e. members making compulsory contributions of between 2% and 6% of their salary each fortnight) should use the **Personal Contribution Form for NTGPASS Members** available from our website.

Members who wish to rollover superannuation to NTGPASS from another superannuation fund should contact the superannuation fund where the funds are held for a transfer form.

### What is a non-concessional contribution?

Non-concessional contributions are personal contributions and must be from after-tax income. The NT Superannuation Office (NTSO) cannot accept salary sacrifice or employer contributions from retained or spouse members.

Non-concessional contributions are added to your NTGPASS account and earn interest at the fund's crediting rate. Non-concessional contributions do not attract any tax on entry or exit from superannuation.

### How can I make a non-concessional contribution to a retained or spouse account?

#### **REGULAR PAYROLL DEDUCTION** (only available to **current** NT public sector employees)

Complete Parts A, C, and F and return the form to the NT Superannuation Office. We will confirm your details and forward the form to your payroll section for processing. Please note, you may suspend or vary your personal contributions using this form. Contributions will be commenced or varied in the next available pay period.

#### **LUMP SUM PAYMENTS**

Complete Parts A, D and F and return the form with your payment to the NT Superannuation Office. Lump sum payments can be made by any one of the following three methods:

- 1. Cash** - payments can be made at the NT Superannuation Office, First Floor Cavenagh House, 38 Cavenagh Street, Darwin NT 0800;
- 2. Cheque/Money Order** - made payable to NTGPASS, and sent to the NT Superannuation Office, GPO Box 4675, Darwin NT 0801. **Third party cheques cannot be accepted**, i.e. 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. Bank cheques are acceptable.
- 3. Electronic Funds Transfer (EFT)** – Complete part A, E and F if you are making regular EFT transfers and return the form to the NTSO.

#### **IMPORTANT**

For EFT payments you **must** use your **membership number** as a reference for the transfer. Failure to do so may result in a delay in your contributions being credited to your account. For details of your membership number please contact the NT Superannuation Office on 8901 4200.

The bank details to use are:

**BSB: 035-301**

**ACCOUNT NUMBER: 990220**

**ACCOUNT NAME: NTGPASS**

**REFERENCE DETAILS: YOUR MEMBERSHIP NUMBER**



## Better Super legislation changes

### Non-Concessional Contribution Caps

From 1 July 2007, an annual cap of \$150 000 will apply to non-concessional contributions. The cap operates on a 'use it or lose it' basis, that is, you cannot credit any unused amounts to a future year.

If you are under 65 years of age, you will be able to bring forward two years of contributions, enabling \$450 000 to be contributed in one year, with no further contributions in the next two years.

If you are aged 65 to 74 you will need to satisfy the work test to make non-concessional contributions to your super fund. That is, you must have worked at least 40 hours in a period of 30 consecutive days in the same financial year you wish to make the contributions.

If you are 75 years or over you are not eligible to make non-concessional contributions to superannuation.

**Any non-concessional contributions that exceed the caps will be subject to additional tax of 46.5%.**

### Tax File Number (TFN)

From 1 July 2007 a superannuation fund cannot accept non-concessional contributions without a valid TFN.

If the NT Superannuation Office already has your TFN recorded you do not need to provide it again. If you are unsure, please contact us on (08) 8901 4200 or toll free 1800 631 630.

## Privacy Statement

The Northern Territory Superannuation Office is a division of the Northern Territory Treasury, a Northern Territory Government Department. The privacy and confidentiality of your personal information is important to the Northern Territory Superannuation Office. We are collecting the information on this form for the purpose of administering your superannuation account. 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](http://www.nt.gov.au)

## Disclaimer

The information made available in this brochure is provided as a guide only and has been prepared without taking into account your personal objectives and financial needs. You should consider any information on this brochure in light of your personal circumstances. You may wish to consult a licensed financial planner to do this.

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

## NTGPASS PERSONAL CONTRIBUTION FORM – RETAINED/SPOUSE ACCOUNTS

### PART A Personal Details – Account Holder

Title	Mr	Mrs	Miss	Ms	Member Number	
Surname						
Given Names						
Address						
Tax File No.(see notes)	/	/		Contact Phone No.		
Email Address					Date of Birth	/ /

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

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

### PART B Person making the contribution – for spouse contributions only

Full Name		AGS Number	
Contact Phone No.		Date of Birth	
Signature		Date	

### PART C Regular Payroll Deductions – current NT public sector employees only

Employing Agency		Payroll Deduction Code (SP0003)	
<b>Commencing</b> fortnightly personal contribution amount		\$	
<b>Variation</b> to fortnightly personal contribution amount (new amount)		\$	

### PART D One Off Lump Sum Payment – cash/cheque/money order/EFT

Amount in numbers	\$	Cheque/Money Order No.	
Amount in words			
Date of EFT transfer	/ /		

### PART E Regular fortnightly EFT transfers

<b>Commencing</b> fortnightly personal contribution amount		\$	
<b>Variation</b> to fortnightly personal contribution amount (new amount)		\$	
Amount in words			
Date of first EFT transfer	/ /		

### PART F Authorisation and Verification

Member Signature		/ /
NTSO Authorisation		/ /

**PAYROLL SECTION:** Please do not action without authorisation of the NT Superannuation Office.  
**CHEQUES and MONEY ORDERS** are to be made payable to **NTGPASS**