

Super Accelerator Plus

Application Forms booklet
29 August 2017

Issuer/trustee 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 Netwealth Super Accelerator Plus (**Super Accelerator Plus**) which is a product of the Netwealth Superannuation Master Fund (referred to as the **Fund**).

This booklet accompanies the Product Disclosure Statement for Super Accelerator dated 20 July 2017 and is the Application Forms Booklet referred to in the Product Disclosure Statement.

Throughout this Application Forms Booklet and in all the forms contained in this booklet 'PDS' refers to the Product Disclosure Statement for Super Accelerator dated 20 July 2017, including any Supplementary Product Disclosure Statement for Super Accelerator.

Before completing the 'Application' form contained in this booklet you should ensure that you have a copy of the current PDS for Super Accelerator.

Netwealth contact details

Head office

Level 8/52 Collins Street
Melbourne
VIC 3000

Postal address


Netwealth Investments Limited
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 www.netwealth.com.au

Checklist and forms

How to contribute

Method	Payment	Other requirements
Cheque	Cheques should be made payable to: Netwealth Investments Limited – Applications Account. Cheques should be crossed 'not negotiable'.	Attach cheque to your 'Application' form or 'Additional contribution' form or if you have applied online clearly mark which account the cheque is for.
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 Reference: A – Superannuation guarantee B – Salary sacrifice C – Personal contribution D – Spouse contribution	Example: to make a salary sacrifice contribution for Netwealth account number 0001040500 enter details as follows: BSB number: 013 993 Account no.: 001040500 Reference: B Note: Superannuation guarantee will be the default contribution type if no reference is provided.
Electronic funds transfer (EFT) or direct branch deposit For a new application where you do not have an account number.	Bank: ANZ BSB number: 013 030 Account no.: 837 557 601 Account name: Netwealth applications account Reference: Proposed account name	All contribution remittances except SuperStream must be sent to remittance@netwealth.com.au.
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 the Netwealth 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.
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

 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

Checklist and forms

Forms you need to complete

Personal Super

You must complete

Page

'Application' form	5	In all cases using this 'Application' form or completing an online application.
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Optional

Page

Rollover/transfer request	16	If you wish to rollover a benefit from another fund.
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Direct debit request	19	If you wish to make any contributions by direct debit from a bank account.
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Compliance letter	21	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.
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Income Stream Service

You must complete

Page

'Application' form	5	In all cases using this 'Application' form or completing an online application.
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Income stream instruction	13	If you are applying for an income stream.
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Tax File Number Declaration	23	If you are under age 60, commencing an income stream and want to claim the tax-free threshold from your Super Accelerator income stream.
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Optional

Page

Rollover/transfer request	16	If you wish to rollover a benefit from another fund.
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Direct debit request	19	If you wish to make a contribution from your bank account to commence your income stream.
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Additional instructions and account options

All instructions/transactions below can be done in your online account once you receive your login details. If you choose to undertake these transactions offline using the forms available from our website you may be charged an offline transaction fee. If you do not place any investment instructions your deposits will remain in your cash account.

Reinvestment plan	To set up a plan to reinvest distributions received from a managed fund back into the same managed fund or to invest monthly net income and regular contribution plan deposits into one or more managed funds or, if you are using the managed account, into your managed account.
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Auto sell down profile	To nominate the order in which you want to sell down your investments to top up your cash account in the event the balance of your cash account falls below the minimum cash requirement. If you do not select an auto sell down profile the default profile (largest to smallest) will apply to your account.
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Dollar cost averaging (DCA) plan	If you wish to apply a dollar cost averaging plan to this account to invest regular monthly amounts from your cash account into managed funds for a fixed or indefinite period of time.
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Term deposit instruction	To invest in Term deposits, please complete the transaction online once you receive your login details. Alternatively, complete the 'Term deposit instruction' form available from our website or your adviser.
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Investment instructions	To invest in managed funds, ASX listed securities or other investments, please transact online once you receive your login details. Alternatively, complete an 'Investment instruction' form for managed funds or a 'Managed Account Investment instructions' form for Managed Models. These forms are available from our website or your adviser. You can only invest in ASX listed securities online.
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International securities instruction	To invest in International securities please complete an 'International securities instruction' form for your chosen broker. These forms are available from our website or your adviser.
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Managed Account investment instruction	To invest in Managed Models, please transact online once you receive your login details. Alternatively, complete a 'Managed Account Investment instructions' form available from our website or your adviser.
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Please send all correspondence to:

Send to us:

 contact@netwealth.com.au

 Netwealth Investments Limited, Reply Paid 336, South Melbourne VIC 3205

Netwealth Super Accelerator Plus Application



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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 Super Accelerator dated 20 July 2017 (**the PDS**). If you apply for the Netwealth Managed Account at Step 8, you must also have received a copy of the Product Disclosure Statement for the Netwealth Managed Account.

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 13)

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)

 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

Preferred online access and communication method

Level of online access (please select one) Transact Browse only
 Communication method (please select one) Electronically¹ Post

A 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 above then you elect to receive all communications electronically¹.

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 monthly Confirmation Statement be sent to me by the communication method selected above.

¹ Receiving communications electronically means by an email sent to your email address, an attachment to an email sent to your email address, or notification to you by email that the communication is available for you to access in your secure online account or on the public website. Communications include all letters, statements, confirmations and other notices.

Step 4. Consider providing your tax file number ('TFN')

! Before providing your TFN, please ensure that you read the information below and the 'How super is taxed' section of the PDS, which outlines important information regarding the collection of your TFN.

Tax file number - OR I do not wish to provide my TFN

Important information about providing your tax file number (TFN)

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes.

These purposes may include locating and identifying your superannuation benefits, administering eligible termination payments or reporting to the Australian Taxation Office ('ATO') for the purposes of the unclaimed moneys register.

These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s,
- the tax on contributions to your superannuation account/s will not increase,
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits, and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

The consequences of not quoting your TFN may change in the future as a result of legislative changes.

For more information, please contact Netwealth or the ATO Superannuation infoline on 13 10 20.

Step 5. Provide nominated 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.

Name of financial institution

Account holder/s name

BSB - Account number

Step 6. Provide details of your initial contributions – rollovers, transfers and contributions

(i) Rollovers and transfers

For all rollovers and transfers from other funds please complete the details below and the 'Rollover/transfer request' form in this Application Forms Booklet.

Your initial contribution must be a minimum of \$10,000.

Fund name

Policy/account number Approx. amount \$

Fund name

Policy/account number Approx. amount \$

Fund name

Policy/account number Approx. amount \$

Fund name

Policy/account number Approx. amount \$

Total rollovers \$

NW-S-SAF_0817

Step 9. Provide your investment instructions

Cash account

Please invest my initial rollovers/contributions in my cash account

OR Total amount in the cash account above the minimum cash requirement¹ (\$ or %)

All other investments

I confirm I will place all investment instructions either in my online account once I receive my login details, or by completing and submitting the relevant forms, as described on page 4 of this booklet.

¹ For further information please see the section of the PDS called 'Minimum cash requirement'.

Step 10. Binding death benefit direction (optional)

Non-lapsing OR Fixed term of years

Nominated dependants

Upon your death, Netwealth will pay your superannuation benefit to either your superannuation dependants under a binding death benefit direction or if you have not provided a binding death benefit direction it will be paid to your legal personal representative.



To ensure that your direction is valid please ensure that:

- You have completed the % 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 add up to 100%;
- You are not nominated as a dependant below if you are completing this application under a Power of Attorney.

If this form is not completed correctly, your direction will not be considered binding on Netwealth 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

Address

% of benefit

Relationship Spouse/de facto Child Interdependent Financial dependant

Full name

Address

% of benefit

Relationship Spouse/de facto Child Interdependent Financial dependant

Full name

Address

% of benefit

Relationship Spouse/de facto Child Interdependent Financial dependant

Full name

Address

% of benefit

Relationship Spouse/de facto Child Interdependent Financial dependant

Legal personal representative

Relationship Legal personal representative % of benefit

Step 11. Nominate Your Financial Adviser and advice fees

Financial Adviser nomination

AFS Licensee name

 Adviser code
 Adviser name

Automatic Adviser Representative nomination and agency agreement

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 on my behalf) unless I inform Netwealth in writing that I do not want my Financial Adviser to be my Adviser Representative (either by ticking the box below or by advising Netwealth in writing). My Financial Adviser may authorise officers or employees of the Financial Adviser to give Netwealth instructions in relation to my account. If my Financial Adviser changes their AFS Licensee, the 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 Product Disclosure Statement. I confirm and agree to the release of Netwealth from liability in relation to actions by my Adviser Representative as described in the Product Disclosure Statement.

Tick this box only if you do **NOT** wish for the Financial Adviser to have authority to act as your Adviser Representative.

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

Advice fees

Please provide the details of any fees that you agree with Your Financial Adviser, including GST. You authorise and direct us to pay these amounts to the AFS Licensee for whom Your Financial 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 Financial Adviser (or their nominee). Netwealth may be entitled to receive a Reduced Input Tax Credit (RITC) on these fees and the amount deducted from your account to pay these fees may be less than the amount shown on this form.

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

Initial contributions/rollovers flat percentage rate % rate applied to all contributions/rollovers in Step 6 of this form.

AND/OR

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

Future contributions %

This will apply to rollovers and additional contributions made in the future, excluding contributions/rollovers/transfers in Step 6.

Regular contribution plan %

This will apply to all future contributions made by direct debit under a regular contribution plan.

Ongoing member advice fees based on your account balance (including GST)

Full account balance % p.a. This is a percentage per year of the full account balance, paid monthly.

OR

Account balance range

From \$ to \$ % p.a.
 From \$ to \$ % p.a.
 From \$ to \$ % p.a.
 From \$ to balance % p.a.

Step 11. Nominate Your Financial Adviser and advice fees (continued)

Ongoing member advice fees based on a fixed amount (including GST)

Flat dollar amount \$ per payment period (e.g. if you tick 'Monthly' below, this amount will be paid each month)

Paid Monthly Quarterly Half yearly Yearly

Commencing /

Indexed annually by None OR CPI¹ OR A fixed rate of %
 OR The lesser of CPI¹ and %
 OR The greater of CPI¹ and %

A If you have chosen to index the ongoing member advice fee, you must select a date for the fee to first be indexed on. If no selection is made, the fee will be indexed 12 months from the next applicable quarter.

Fee to be first indexed on 31 Mar OR 30 Jun OR 30 Sep OR 31 Dec

Member advice fees based on ASX share trades (including GST)

% of each trade amount

OR \$ from each trade

OR An amount which is the greater of % and \$ from each share trade.

This member advice fee based on ASX share trades will not apply to Managed Account rebalancing trades.

A The ASX listed securities – brokerage fee will also apply.

Licensee member advice fee

Please provide the details of any fees that you agree with Your Financial Adviser to pay to Your Financial Adviser's AFS Licensee for whom Your Financial Adviser acts as an authorised representative (whoever that may be from time to time), including GST. You authorise and direct us to pay these amounts to the AFS Licensee. The licensee member advice fee is in addition to any other member advice fees that you agree to be paid to Your Financial Adviser. Netwealth may be entitled to receive a Reduced Input Tax Credit (RITC) on these fees and the amount deducted from your account to pay these fees may be less than the amount shown on this form.

Ongoing licensee member advice fees based on your account balance (including GST)

Full account balance % p.a. This is a percentage per year of the full account balance, paid monthly.

OR

Account balance range

From \$ to \$ % p.a.
 From \$ to \$ % p.a.
 From \$ to \$ % p.a.
 From \$ to balance % p.a.

Ongoing licensee member advice fees based on a fixed amount (including GST)

Flat dollar amount \$ per annum (this fee will be paid monthly based on number of days in the month)

¹ CPI will be calculated as the rate of increase in All Groups Consumer Price Index for Australian capital cities published by the Australian Bureau of Statistics for the 12 months to the end of the calendar quarter immediately preceding the date of increase.

Step 12. 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 Product Disclosure Statement, Information Guides and any Supplementary Product Disclosure Statement for Super Accelerator and the trust deed for the Netwealth Superannuation Master Fund; and
2. I have read, understood and agree to be bound by the terms and conditions governing the use of the Netwealth website available from the Netwealth website.

Managed Account Product Disclosure Statement and contract terms

3. If I have chosen the Netwealth Managed Account at Step 8 of this application:
 - (a) I have received, read and understood and agree to be bound by the terms and conditions set out in the Product Disclosure Statement for the Netwealth Managed Account (**the Managed Account PDS**) current at the date of this application;
 - (b) I agree to enter into and be bound by a contract with Netwealth comprising the terms set out in the Managed Account PDS, this application form and the Managed Account constitution dated 25 November 2014 as amended from time to time (**the Contract**). In particular I appoint Netwealth as my agent on the terms described in the Managed Account PDS;
 - (c) I acknowledge that Netwealth may amend the Contract from time to time as it reasonably considers necessary or desirable without prior notice to me, however if any amendment is materially adverse to me, Netwealth must give me sufficient notice to enable me to close my managed account and have the investments held in my managed account, or the net proceeds from them, transferred from the managed account prior to the amendment taking effect; and
 - (d) to the extent that I have a liability to Netwealth under the Contract, and that liability is not fully satisfied through any right that Netwealth has to indemnification out of my account, I agree to pay netwealth the amount of that liability.

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 or refusing the processing of any contribution or benefit payment; 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. 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 if you are between the age of 65 and 75 and are making personal contributions to the Fund).

6. I declare that I have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the current financial year.


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, where a fixed term direction has been elected, the direction will cease to have effect after the nominated fixed term (shown in Step 10 from the date this application is received by Netwealth) unless I update it prior to this time.

Step 12. Read and sign this client declaration (continued)

Acknowledgement and Declaration

- 9. I represent to Netwealth that all the details in the application are true and correct;
- 10. I confirm that any member advice fees entered at Step 11 are for financial product advice provided to me by my Financial Adviser relating solely to my Netwealth Superannuation account;
- 11. I consent to the use of my personal information as outlined in the PDS for Super Accelerator; and
- 12. I authorise Netwealth to disclose to my Financial Adviser (if applicable) information regarding this transaction and/or my investments held through the Netwealth Superannuation Master Fund.


 Before you sign this 'Application' form, Netwealth or your adviser is obliged to give you a current Product Disclosure Statement for Super Accelerator which contains important information about the Fund. If you have chosen the Netwealth Managed Account your adviser is also obliged to give you a copy of the current Product Disclosure Statement for the Netwealth Managed Account. These documents will help you understand the products and to decide if they are appropriate to your needs.

Signed by:

Please print full name






Signature

Date / /

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

Step 13. Once complete

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

- Send to us:**  contact@netwealth.com.au
-  **Netwealth Investments Limited, Reply Paid 336, South Melbourne VIC 3205**
- For more information:**  netwealth.com.au
-  1800 888 223
-  **Your adviser**

Notes

NW-S-SAF_0817

Superannuation

Income stream instruction



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

This form may only be used if you have received a copy of the Product Disclosure Statement Super Accelerator dated 20 July 2017 (**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 this Personal Super account open after we have commenced your income stream.

Amount to be retained in your Personal Super account

- The minimum cash requirement

OR \$

 (must be greater than the minimum cash requirement)

- Tick this box if you would like to convert your Personal Super account from Super Accelerator Plus to Super Accelerator Core after we have commenced your income stream.

By ticking this box and signing the declaration at Step 8, you authorise the change of your Personal Super account from Super Accelerator Plus to Super Accelerator Core. If your Super Accelerator Plus account comprises assets not available in Super Accelerator Core, you instruct us to redeem or sell all assets not available in Super Accelerator Core and invest the proceeds in the cash account until you provide us with investment instructions. Please note that the change will not occur until we have completed all necessary redemptions. Once the change is complete the administration fees for Super Accelerator Core will apply to the entire Personal Super account balance (the change in administration costs will be effective from the first day of the month in which the transfer takes place).

Step 2. Declare condition of release

Please select the condition of release that you satisfy (please tick one box)

Standard Income Stream

- I have reached my preservation age* and have permanently retired from the workforce

- I am aged 60 or more and ceased gainful employment with my

employer on

 /

 /

- 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)

*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

Transition to Retirement Income Stream

- I have reached my preservation age*

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 Netwealth account, you must submit a 'Notice of intent to claim or vary a deduction for personal super contributions' form to Netwealth 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 or Section 290.170 Notice to Netwealth. 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 Netwealth.

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

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

Please tick one of the following options:

- Yes** I intend to claim a deduction and have attached a '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.

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

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

Are you aged under 60?

- No** – If you are over age 60 no PAYG tax will be deducted from your income and no additional ATO forms are required.
- Yes** – Do you want to claim the tax-free threshold from your Netwealth income stream?¹
- Yes** – Please complete and attach the enclosed ATO 'Tax File Number Declaration' form
- 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 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.

Name of financial institution

Account name

BSB - Account number

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

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

Payment to commence 1 5 / /

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

! Payments are made on the 15th of each month or the next business day if the 15th is not a business day.

Annual amount of pension required (please tick one box)

Standard Income Stream

- The minimum annual pension¹
- OR \$ p.a. (must be greater than minimum amount)¹

Transition to Retirement Income Stream

- The minimum annual pension¹
- OR The maximum annual pension²
- OR \$ p.a. (must be between the minimum and maximum amounts)¹

¹ If there is less than a full year from the start of your income stream to the next 30 June, you will receive the annual amount reduced on a pro rata basis.

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 full maximum amount over the remainder of the year.

Superannuation income stream instruction

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

Term Allocated Pension

Original commencement date / /

Original purchase price \$, .

Term selected years

Amount of pension required (please tick one box)

Fixed annual calculated amount

OR 90% of the fixed calculated annual amount

OR 110% of the fixed calculated annual amount

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

Step 7. Consider a reversionary pensioner nomination

Please provide reversionary pensioner details if you wish to nominate a reversionary pensioner. A reversionary pensioner must be a superannuation dependant and a tax dependant. Please see 'Information Guide 11: Death Benefits' for details. 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 / /

Relationship Spouse/de facto Child Interdependent Financial dependent

If you wish to make a binding death benefit direction instead of a reversionary pensioner nomination, please complete Step 10 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:

- I have received, read and understood and agree to be bound by the terms and conditions set out in the current Product Disclosure Statement, Information Guides, and any Supplementary Product Disclosure Statement for the Netwealth Superannuation Master Fund;
- I have completed the personal details in the 'Application' form and signed the declaration; and
- I authorise Netwealth to disclose to my 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, Netwealth or your adviser is obliged to give you a current Product Disclosure Statement for Super Accelerator which contains important information about the Fund. The Product Disclosure Statement and the Information Guides will help you understand the product 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 Investments Limited, Reply Paid 336, South Melbourne VIC 3205

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

Superannuation Rollover/transfer request



NWNEWBROTR

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 Super Accelerator dated 20 July 2017.

Warning about insurance benefits. The superannuation fund you are transferring from may provide you with insurance against death, illness or accident 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 Super Accelerator 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 number² - -

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

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

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

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 \$




NW-S-RTR_0817

Superannuation rollover/transfer request

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

Fund name	<input type="text"/>																															
Unique Super Identifier (USI)	<input type="text"/>															ABN	<input type="text"/>															
Member or account number	<input type="text"/>																															
Contact phone number	<input type="text"/>																															
Postal address	<input type="text"/>																															
Suburb/town	<input type="text"/>																															
State	<input type="text"/>			Postcode	<input type="text"/>					Country (if not Australia)	<input type="text"/>																					
Full rollover/transfer	<input type="checkbox"/>	OR	Partial rollover/transfer amount	\$	<input type="text"/>																											

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. Nominate advice fees

Adviser name	<input type="text"/>																													
	<input type="text"/>																													
Adviser code	<input type="text"/>																													

Upfront member advice fee (including GST)

Please provide the details of any upfront member advice fees that you agree with Your Financial Adviser, including GST. You authorise and direct us to pay these amounts to the AFS Licensee for whom Your Financial Adviser acts as an authorised representative and you consent to some or all of this amount being paid by the AFS Licensee to Your Financial Adviser (or their nominee).

If you leave this section blank, the upfront member advice fees under the current arrangement with Your Financial Adviser will apply.

Flat percentage rate % This will apply to the total rollovers/transfers shown on this form.


This applies to this rollover/transfer only and is applied upon receipt of the rollover/transfer.

Netwealth may be entitled to receive a Reduced Input Tax Credit (RITC) on these fees and the amount deducted from your account to pay these fees may be less than the amount shown on this form.

Step 7. 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 Investments Limited (**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 relevant Product Disclosure Statement for the Netwealth Superannuation Master Fund current as at the date I sign this form;
- 7. I authorise Netwealth to disclose to my adviser (if applicable) information regarding this transaction and/or my investments held; 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 Product Disclosure Statement for the product in which your account is held as there may have been changes to the terms and conditions governing this transaction. The current Product Disclosure Statement is available on our website.

Full name






Signature

Date / /

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

Step 8. Provide any additional instructions

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

- Send to us:**  contact@netwealth.com.au  Netwealth Investments Limited, Reply Paid 336, South Melbourne VIC 3205
- For more information:**  netwealth.com.au  1800 888 223  Your adviser


Step 5. Once complete please send to us

Send to us:  contact@netwealth.com.au

 Netwealth Investments Limited, Reply Paid 336, South Melbourne VIC 3205

For more information:  netwealth.com.au

 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 Investments Limited, Reply Paid 336, South Melbourne VIC 3205

Superannuation Compliance letter

20 July 2017

To whom it may concern

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

Netwealth Investments Ltd

ABN 85 090 569 109

AFSL 230975

Level 8/52 Collins Street

MELBOURNE VIC 3000

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

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

As trustee of the above mentioned superannuation fund (Fund), Netwealth Investments Limited confirms that:

- The Fund is a 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 in the following ways:

Method	Payment	Other requirements
Cheque	Cheques should be made payable to: Netwealth Investments Limited – Applications Account. Cheques should be crossed “not negotiable”.	Attach details of the type of contribution to your cheque; OR Attach an ‘Additional contribution’ form to your cheque.
Electronic funds transfer – for online banking	Bank: ANZ BSB number: 013 993 Account no.: Last 9 digits of your Netwealth account number Reference: A – Superannuation guarantee B – Salary sacrifice C – Personal contribution D – Spouse contribution	Example: to make a salary sacrifice contribution for Netwealth account number 0001040500 enter details as follows: BSB number: 013 993 Account no.: 001040500 Reference: B Note: Superannuation guarantee will be the default contribution type if no reference is provided.
Electronic funds transfer - for branch deposit	Bank: ANZ BSB number: 013 030 Account no.: 837 557 601 Account name: Netwealth applications account Reference: Your 10 digit Netwealth account number	Example: to make a contribution at a bank branch for Netwealth account number 0001040500 enter details as follows: Bank: ANZ BSB number: 013 030 Account no.: 837 557 601 Reference: 0001040500 All contribution remittances except SuperStream must be sent to remittance@netwealth.com.au .
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 the Netwealth 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 (if required) ‘Regular contribution plan’ form – to commence a regular contribution plan.
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

 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.

Yours sincerely

Matt Heine

Joint Managing Director

Netwealth Investments Limited

* Registered to BPAY Pty Ltd ABN 69 079 137 518

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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 do not 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
- have reached 60 years of age and started a super benefit that does not include an untaxed element for that benefit.
- are receiving superannuation benefits from a super fund and have been taken to have quoted your TFN to the trustee of the super fund.

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 your TFN.

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
- visit your nearest shopfront (phone us on **13 28 61** to make an appointment).

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 have not 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 does not 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 2–5

Complete with your personal information.

Question 6

On what basis are you paid?

Check with your payer if you are not sure.

Question 7

Are you an Australian resident for tax purposes?

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 do not set up a permanent home in another country, you may continue to be treated as an Australian resident for tax purposes.

➔ 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

Answer **no** to this question if you are not an Australian resident for tax purposes, unless you are in receipt of an Australian Government pension or allowance. If you answer **no**, you must also answer **no** at question 10.

Question 8

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.

Otherwise answer **no**.

❗ 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 9

Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you?

➔ Claim tax offsets with only one payer

You are not entitled to reduce your withholding amounts, or claim the seniors and pensioners tax offset (SAPTO), with more than one payer at the same time.

If you receive income from more than one source and need help with this question, phone **1300 360 221** between 8.00am and 6.00pm, Monday to Friday.

How your income affects the amount of your tax offset

You must meet the eligibility conditions to receive SAPTO. Your rebate income, not your taxable income, determines the amount of SAPTO, if any, you will receive.

Answer **yes** if you are eligible and choose to claim SAPTO with this payer. To reduce the amount withheld from payments you receive during the year from this payer, you will also need to complete a *Withholding declaration* (NAT 3093).

Answer **no** if one of the following applies:

- you are not eligible for SAPTO
- you are already claiming SAPTO with another payer
- you are eligible but want to claim your entitlement to the tax offset as a lump sum in your end-of-year income tax assessment.

➤ For more information about your eligibility to claim the tax offset or rebate income, visit ato.gov.au/taxoffsets

Question 10

Do you want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you?

⊖ Claim tax offsets with only one payer

You are not entitled to claim tax offsets with more than one payer at the same time.

You may be eligible for one or more of the following:

- a zone tax offset if you live or work in certain remote or isolated areas of Australia
- an overseas forces tax offset if you serve overseas as a member of Australia's Defence Force or a United Nations armed force
- an invalid and invalid carer tax offset.

Answer **yes** to this question if you are eligible and choose to receive tax offsets by reducing the amount withheld from payments made to you from this payer. You also need to complete a *Withholding declaration* (NAT 3093).

Answer **no** to this question if you are either:

- not eligible for the tax offsets
- a foreign resident
- choose to receive any of these tax offsets as an end-of-year lump sum through the tax system
- are already claiming the offset from another payer.

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

Question 11

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

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

Answer **no** if you do not have a HELP, 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 or SA-HELP.
 - you have a debt from the previous Higher Education Contribution Scheme (HECS).

(b) Do you have a Financial Supplement debt?

Answer **yes** if you have a Financial Supplement debt.

Answer **no** if you do not have a Financial Supplement debt, or you have repaid your debt in full.

➤ For information about repaying your HELP, SSL, TSL or Financial Supplement debt, visit ato.gov.au/getloaninfo

Have you repaid your HELP, SSL, TSL or Financial Supplement debt?

When you have repaid your HELP, SSL, TSL or Financial Supplement 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/superseeker

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:

- *Withholding declaration* (NAT 3093) if you want to
 - claim entitlement to the seniors and pensioners tax offset (question 9) or other tax offsets (question 10)
 - change information you previously provided in a TFN declaration.
- *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 **July 2016**.

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Published by

Australian Taxation Office
Canberra
July 2016

JS 35902



Tax file number declaration

This declaration is NOT an application for a tax file number.

- Use a black or blue pen and print clearly in BLOCK LETTERS.
- Print **X** in the appropriate boxes.
- Read all the instructions including the privacy statement before you complete this declaration.

ato.gov.au

Section A: To be completed by the PAYEE

1 What is your tax file number (TFN)?

For more information, see question 1 on page 2 of the instructions.

- OR I have made a separate application/enquiry to the ATO for a new or existing TFN.
- OR I am claiming an exemption because I am under 18 years of age and do not earn enough to pay tax.
- OR I am claiming an exemption because I am in receipt of a pension, benefit or allowance.

2 What is your name? Title: Mr Mrs Miss Ms

Surname or family name

First given name

Other given names

3 If you have changed your name since you last dealt with the ATO, provide your previous family name.

4 What is your date of birth? Day / Month / Year

5 What is your home address in Australia?

Suburb/town/locality

State/territory Postcode

6 On what basis are you paid? (Select only one.) Full-time employment Part-time employment Labour hire Superannuation or annuity income stream Casual employment

7 Are you an Australian resident for tax purposes? (Visit ato.gov.au/residency to check) Yes No

8 Do you want to claim the tax-free threshold from this payer? 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. Yes No

Answer no here and at question 10 if you are a foreign resident, except if you are a foreign resident in receipt of an Australian Government pension or allowance.

9 Do you want to claim the seniors and pensioners tax offset by reducing the amount withheld from payments made to you? Complete a Withholding declaration (NAT 3093), but only if you are claiming the tax-free threshold from this payer. If you have more than one payer, see page 3 of the instructions. Yes No

10 Do you want to claim a zone, overseas forces or invalid and invalid carer tax offset by reducing the amount withheld from payments made to you? Complete a Withholding declaration (NAT 3093). Yes No

11 (a) Do you have a Higher Education Loan Program (HELP), Student Start-up Loan (SSL) or Trade Support Loan (TSL) debt? Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. Yes No

(b) Do you have a Financial Supplement debt? Your payer will withhold additional amounts to cover any compulsory repayment that may be raised on your notice of assessment. Yes No

DECLARATION by payee: I declare that the information I have given is true and correct.

Signature Date Day / Month / Year

You MUST SIGN here

There are penalties for deliberately making a false or misleading statement.

Once section A is completed and signed, give it to your payer to complete section B.

Section B: To be completed by the PAYER (if you are not lodging online)

1 What is your Australian business number (ABN) or withholding payer number? Branch number (if applicable)

94 573 747 704

2 If you don't have an ABN or withholding payer number, have you applied for one? Yes No

3 What is your legal name or registered business name (or your individual name if not in business)?

NETWEALTH

SUPERANNUATION

MASTERFUND

4 What is your business address?

PO BOX 336

Suburb/town/locality SOUTH MELBOURNE

State/territory VIC Postcode 3205

5 Who is your contact person?

Business phone number 0396551300

6 If you no longer make payments to this payee, print X in this box.

Return the completed original ATO copy to: Australian Taxation Office, PO Box 9004, PENRITH NSW 2740

IMPORTANT See next page for: payer obligations, lodging online.

DECLARATION by payer: I declare that the information I have given is true and correct.

Signature of payer Date Day / Month / Year

There are penalties for deliberately making a false or misleading statement.

Sensitive (when completed)



30920716

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 Immigration and Border Protection website at immi.gov.au

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 guidelines issued under the *Privacy Act 1988* require you 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.

**Client Directed – General Advice Declaration
Netwealth Super Accelerator Account**

This Declaration of “General Advice” is based on the Netwealth Super Accelerator Product Disclosure Statement (PDS) dated 20th July 2017, and Netwealth Insurance Guide dated 1st February 2017.

I.....
(insert name)

of.....
(insert full address / state / postcode)

I/We Acknowledge that I/we request that Sapient Financial Solutions Pty Ltd ABN 76 165 960 645 place/arrange on my/our behalf the Netwealth Super Accelerator Account dated 2nd April 2015 and Netwealth Insurance dated 1st February 2017 (**Financial Product**) which is of my/our own choosing.

I/we confirm we were provided the “General Advice Warning” (below) and understood this before any general advice was provided to me/us.

General Advice Warning

“This General Advice Warning is issued by Sapient Financial Solutions Pty Ltd, Corporate Authorised Representative of Australian Financial Services Licence No 434776. This information might contain general advice, which is provided without regard to any investor’s individual objectives, financial situation or needs. It is not specific advice for any particular investor and is not intended to be passed on or relied upon by any person. Before making any decision about the general advice provided, you should consider the appropriateness of the general advice presented, having regard to your objectives, financial situation and needs. Any indicative information and assumptions used may change without notice to you, particularly if based on past performance. Further, you should read the Product Disclosure Statement relative to this advice before a decision is made”.

I/we wish to confirm that only “General Advice” was sought by me/us from Sapient Financial Solutions and its Representatives in relation to arranging the implementation of this financial product on my/our behalf and that this information was in no way interpreted as financial advice.

I/we have read and understand the PDS and Insurance Guide, including the investment structure/s, risk, insurance options and the fee structures in place for the Financial Product as outlined in the PDS and Insurance Guide.

I/we confirm the advice provided to me was “General Advice” only and I/we confirm no recommendation or personal advice was provided by Sapient Financial Solutions or its Representatives to me/us. At no time has the Sapient Financial Solutions’ Representative stated, recommended or inferred that the Financial Product may be appropriate for me/us, or that they have considered my personal objectives, financial situation and needs.

I/We understand that by not seeking personal financial planning advice regarding the appropriateness of the Financial Product that I/we risk making a decision which may not be suitable for my/our financial needs.

I/We understand that I/we should obtain independent financial planning advice and professional taxation advice as to the suitability of the Financial Product having regard to my/our individual objectives, financial situation and particular needs. I/we also understand by not doing so I/we risk making a decision which may not be suitable for my/our individual objectives, financial situation and particular needs.

I/We understand that (a) Sapient Financial Solutions Pty Ltd ABN 76 165 960 645 is a corporate authorised representative of Instreet Investment Limited ABN 44 128 813 016 AFSL No. 434776 and Thomas Schwager & Jason Bibby are individual authorised representatives under the same AFSL; and (b) Instreet Investment Limited is responsible for the financial services provided by each of you to us.

I/we confirm that all examples and illustrations used were for education purposes only and that these examples and illustrations were not used in any way to influence my/our decision.

After consideration of the appropriateness of this investment for my/our personal circumstances I/we chose to engage Sapient Financial Solutions for the implementation of this account for the sum of approximately \$.....

Superannuation Rollover & Future Contributions

I/we approve Sapient Financial Solutions Pty Ltd to facilitate the Rollover of my existing Superannuation monies to Netwealth Super Accelerator, as listed below:

Member Number	Super Fund Name
1.....
2.....
3.....

I/we also understand that the value of my Superannuation investments will fluctuate between Rollover notification and investment into my new Super Fund.

Insurance Rollover

I/we understand Netwealth Super Accelerator has numerous options regarding insurances. I/we choose to exercise the following option with regard to insurance: (I/we have circled Yes, No or Not Applicable (NA))

- i) Transfer my current insurance policies within my existing Superannuation account into a Netwealth Super Accelerator Account. Yes / No / NA
- ii) I will engage a 3rd Party Financial Planner to provide personal insurance advice Yes / No / NA
- iii) If “Yes” above (ii) I approve Sapient Financial Solutions Pty Ltd to release my personal information to the 3rd Party Financial Planner to provide personal insurance advice (if applicable). Yes / No / NA
- iv) I choose not to have insurance within my Superannuation and I understand the associated risks of not having insurance. Yes / No / NA
- v) I already have the appropriate insurances in place Yes / No / NA

vi) Have Sapient Financial Solutions facilitate the following insurances;

Insurance Type		Cover Required
Life Insurance	Yes/No	\$.....
Total Permanent Disability	Yes/No	\$.....
Salary Continuance/ Income Protection Insurance	Yes/No	\$.....

I/we understand that a full rollover of my Superannuation will cancel any insurance that I may currently hold with my existing Superannuation provider(s).

Should I/we choose to rollover my insurance as directed in this Form, I understand this will create a new insurance policy with Netwealth.

Investment Decisions - Share/ Managed Fund Transactions

I/we understand Netwealth Super Accelerator have numerous investment options available. I choose to exercise the following option with regard to the investment options: (I/we have circled Yes, No or Not Applicable (NA))

Share Trading including Online Internet Share Trading	Yes / No / NA
Managed Investments	Yes / No / NA

I/we understand to execute the purchase or sale of an investment I can place these instructions originally on the Netwealth Super Accelerator Application Form; or after set up via Phone; or over the Internet for direct equities (Shares).

I/we understand and accept full responsibility for my/our decision to invest in the Financial Product.

I/we understand and accept that Sapient Financial Solutions and Instreet Investment Limited accepts no responsibility for the quality and/or likely future performance of this financial product.

I/we agree that Sapient Financial Solutions may collect, use and store my /our personal information for the purpose of processing my /our Application, managing the investments and complying with the relevant laws in accordance with Sapient Financial Solutions Privacy Policy, a copy of which can be provided on my / our request. Such information may include but is not limited to Tax File Numbers (“TFNs”), Bank Account details, Drivers’ Licence and Passport information. I /we also understand that I /we can access the personal information Sapient Financial Solutions holds about me / us.

I/we agree that I/we have received the following documents:

- Sapient Financial Solutions Financial Service Guide Version 1
- Advisor Profile for Thomas Schwager or Jason Bibby Version 1
- Netwealth Super Accelerator PDS dated 20th July 2017
- Netwealth Insurance Guide dated 1st February 2017

.....
Signature Applicant 1

.....
Signature Advisor /Witness

.....
Print Name & Title (e.g. Director)

.....
Print Name & Title (e.g. Director)

.....
Date

.....
Address