

# Change my default member contributions form



## COMPLETE AND GIVE TO YOUR EMPLOYER

When the Superannuation Officer at your employer receives this form, they will update the payroll records to the new default member contribution rate.



## AVOID PROCESSING DELAYS

We make important changes to our forms at times. Check you're using the latest version by comparing the issue date at the bottom of this page with the version at [unisuper.com.au/forms](http://unisuper.com.au/forms)

### Use this form if you wish to

- Make your after-tax default member contributions on a before-tax basis, or
- Reduce your default member contributions to a lower level.

### Before-tax (salary sacrifice) contributions:

If you wish to make your default member contributions on a before-tax basis, you'll need a salary sacrifice arrangement with your employer.

Before completing this form, check with your Superannuation Officer if they require any additional forms to be completed.

### Before completing this form

**Reducing your default member contributions is a permanent decision—you can't reverse or reinstate your previous level later on.**

By reducing your default member contributions, your retirement savings will be reduced. Before making this decision, we recommend you:

- read the *Defined Benefit Division and Accumulation 2 Product Disclosure Statement (PDS)*, the *Insurance in your super* document and the *What happens to your inbuilt benefits if you choose Accumulation 2?* document, which are incorporated by reference into the *PDS*, and
- speak to a qualified UniSuper financial adviser.

Any changes to your default member contributions will take effect at the start of the next pay period after your employer processes your form.

If you reduce your default member contributions and would like to make additional contributions in the future, you can make voluntary member contributions to your accumulation component or account.

## SECTION 1 — Member details

➤ Please use BLACK or BLUE BALLPOINT PEN and print in CAPITAL LETTERS. Cross where required X

UniSuper member number

Refer to your most recent UniSuper correspondence or call **1800 331 685**.

Title Mr  Mrs  Ms  Dr  Professor

Other

Surname

Given name

Date of birth (DDMMYYYY)

## SECTION 2 — Default member contributions

The default level of member contributions is 7% (after tax) or 8.25% (before tax) of your salary. You can also choose to reduce your level of member contributions.

Do you want to make default member contributions?

Yes, the default level

- From your after-tax salary (7%)
- From your before-tax salary\* (8.25%)

GO TO SECTION 6

Yes, at a reduced level

- From your after-tax salary
- From your before-tax salary\*

GO TO SECTION 3

\* You'll need a salary sacrifice arrangement with your employer to do this. Default member contributions from your before-tax salary will be treated as employer contributions and be subject to 15% contributions tax, and will also count towards your concessional contributions cap. You can only make default member contributions from your before-tax or after-tax salary—not a combination of both.

form continues ➤



### SECTION 3 — Level of employer contributions

What level of employer contributions do you receive?  
(Select one only)

- 17%. GO TO SECTION 4
- 14%. GO TO SECTION 5

### SECTION 4 — Reducing your default member contributions (members receiving 17% employer contributions)

What level of default member contributions would you like to make?  
(Select one only)

- 4.45% after tax (5.25% before tax)
- 4.00% after tax (4.70% before tax)
- 3.00% after tax (3.55% before tax)
- 2.00% after tax (2.35% before tax)
- 1.00% after tax (1.20% before tax)
- 0.00% (zero)

GO TO SECTION 6

### SECTION 5 — Reducing your default member contributions (members receiving 14% employer contributions)

What level of default member contributions would you like to make?  
(Select one only)

- 6.55% after tax (7.70% before tax)
- 5.55% after tax (6.55% before tax)
- 4.55% after tax (5.35% before tax)
- 3.55% after tax (4.20% before tax)
- 2.55% after tax (3.00% before tax)

GO TO SECTION 6


#### Privacy statement

UniSuper is committed to protecting your personal information and the confidentiality of your information in accordance with privacy law obligations.

The information that you provide to UniSuper on this form is collected and used in accordance with our Privacy Statement and Privacy Policy which can be found online at [unisuper.com.au/privacy](https://www.unisuper.com.au/privacy).

If you have any privacy related questions, please call **1800 331 685**.

### SECTION 6 — Member declaration and signature

 Please read this declaration before you sign and date your form.

- I declare that the information I've given on this form is true and correct.
- I acknowledge that I've read and understood the information about changing my default member contributions in the current *Defined Benefit Division and Accumulation 2 PDS* (and the documents that are incorporated by reference into the PDS).
- I authorise my employer to deduct default member contributions indicated on this form from my salary.
- I understand that:
  - my decision to reduce my default member contributions is irrevocable and I won't be able to reinstate my previous level at a later date
  - if I reduce my default member contributions, the amount of my retirement savings will be reduced
  - if I make default member contributions from my before-tax salary I'll pay 15% contributions tax on these contributions
  - the level of default member contributions I elect to make on this form will apply to the default member contributions I make with all UniSuper participating employers.
- I consent to my personal information being used in accordance with UniSuper's privacy policy.

Signature

X

Date (DDMMYYYY)

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#### GIVE TO YOUR EMPLOYER

Give this completed form to your employer's Superannuation Officer, or the person responsible for super at your workplace, as soon as possible.



#### NEED HELP?

For more information:

- email [enquiry@unisuper.com.au](mailto:enquiry@unisuper.com.au), or
- call **1800 331 685**.



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