

Elements – Superannuation Account

Account amendment

Asgard

Complete this form in **BLOCK LETTERS** by typing directly into the form or using **black pen**, print and sign it.

Send the completed form to us via one of the following methods:

- > ask your adviser to lodge it on your behalf on AdviserNET
- > submit a copy via our secure Document Upload facility on Investor *Online* or AdviserNET (accessed from Forms > Document Upload menu)
- > post to Asgard, PO Box 7490, Cloisters Square WA 6850
- > email a copy to asgardforms@asgard.com.au

If you submit online or email, you don't need to post us the original.

i This symbol indicates you need to give us more information.

Questions? Call our Customer Relations team on 1800 998 185 Monday to Friday, between 8.30am and 7.00pm, Sydney time (8.00pm during daylight savings time) or email client.support@asgard.com.au

Note:

- > To change your adviser fee contact your financial adviser to complete the relevant form.
- > To change or switch your managed investment(s), you will need to complete the List of Available Investments Options form available from your financial adviser or www.asgard.com.au
- > To change your name, you will need to complete the Change Account Name form available from your financial adviser or our Customer Relations team.
- > **Preparing for life in retirement**
To help you plan for the lifestyle you want in retirement, our Retirement Hub offers calculators, tools and support to get you started. And if you have a financial adviser, they can work with you to make sure you are getting the most out of your super in retirement. You can visit our Retirement Hub at bt.com.au/retirement.

Privacy Statement

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Statement which is available at www.bt.com.au/privacy/privacy-statement or by calling us on 132 135. Our Privacy Statement also provides information about how you can access and correct your personal information, and make a complaint. You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application.

1. Asgard account details – Mandatory section

Account number

Date of birth

Title

Surname

Given names

2. Change of contact details

Please note: you can update your contact details quickly and easily on Investor *Online* (www.investoronline.info).

Change my contact details to:

[illegible][illegible]

Phone (Home) Phone (Business)

Phone (Mobile) Facsimile

Email

☐ Please reset my PIN for Investor *Online*

3. Residency details

☐ I became an Australian resident for taxation purposes on (date)

i Please also provide your tax file number (TFN) by completing a TFN notification form

OR

☐ I became a resident of (country of residence)

4. Employment details

Are you self-employed?

☐ Yes OR ☐ No – provide your employment details below, if applicable.

Employer's business name

Date joined employer

5. Reports and information

Select one of the following – **Online** or **By mail**:

☐ **Online** – I choose to access all correspondence online only.*

Email address (required – must be your own so we can notify you when important information is available on Investor *Online*)

☐ **By mail** – I choose to receive the following correspondence by mail. Tick **one** preference below.

Mail Investor Report to: ☐ Me OR ☐ Financial adviser

* If you select online:

- you acknowledge and agree that you have read and accept the terms and conditions for eStatements and online communications set out in the PDS
- you'll still get some reports and letters by mail as we're progressively moving to eStatements.

Further information

☐ I would like to receive information, special offers and exclusive opportunities about other products or services.

6. Regular deposit plan – Contributions

i If you wish to commence a regular deposit plan or change your financial institution account details, also complete and attach a direct debit request.

Refer to the next page for definitions of contributions.

☐ Establish a regular deposit plan or amend my existing plan as follows:

My regular deposit will be (minimum \$100) \$ commencing on

Please allow up to 5 days from the date we receive your request for your regular deposit plan to be established.

Note: If no start date is specified in this section, the direct debit will start immediately.

The frequency of deposits will be (tick one): ☐ monthly ☐ quarterly ☐ half-yearly ☐ annually

Date of final payment (optional)



6. Regular deposit plan – continued

My contributions* will be made up of:

Employer superannuation guarantee (SG) contribution [^]	Personal deducted contribution ^{†^}	Personal undeducted contribution ^{†#}	Salary sacrifice contribution [^]	Additional employer contribution [^]	Spouse contribution ^{†#}	Total
\$	\$	\$	\$	\$	\$	\$

* Contribution caps apply to each financial year's contributions. Contributions above these caps may be subject to additional tax, which is determined by the ATO after the end of the financial year. **It is your and your financial adviser's responsibility to monitor your contribution caps. We will not be responsible for ensuring that you do not exceed your contribution caps.** For information about these caps, please refer to our 'Tax and your Retirement' flyer.

† We're generally unable to accept a one-off member contribution, including:

- personal deducted contributions that are not covered by a valid tax deduction notice
- a personal undeducted contribution, and
- a spouse contribution

If you have not supplied us with your TFN.

This type of contribution is counted towards your non-concessional contributions cap.

[^] This type of contribution is counted towards your concessional contributions cap.

i Complete a TFN notification form if you haven't provided your TFN.

☐ I wish to cancel my regular deposit plan.

Are you eligible to contribute?

Under superannuation law, you must be eligible to make a contribution to this account. The table below shows the circumstances under which you are eligible to make each type of contribution. **Please tick the circumstances that apply to you.**

Contribution types	Personal contributions (including those made by a self employed individual) ¹	Mandated employer contributions (award and superannuation guarantee contributions)	Non-mandated employer contributions (including directed termination payments)	Eligible spouse contributions [#]
<input type="checkbox"/> You are under age 75	✓	✓	✓	✓
<input type="checkbox"/> You are 75 years of age or over ²	X	✓	X	X

[#] If a spouse contribution is made, you confirm the person making the contribution is either legally married to you, living with you on a genuine domestic basis as a couple or in a relationship that is registered under a prescribed State/Territory government relationship register and is not entitled to a tax deduction for the contribution.

¹ If eligible, you may be able to claim a tax deduction for your personal contributions. You must complete a 'Notice of intent to claim or vary a deduction for personal super contributions (Personal Tax Deduction Notice)' and receive an acknowledgement from us before claiming personal contributions as a tax deduction in your tax return. Please refer to the 'How super is taxed' section of the Additional Information Booklet for further information.

² Other than for SG and Award employer contributions or downsizer contributions, the contribution must be received on or before the day that is 28 days after the end of the month in which you turn 75 (ie if your birthday is in February, the contribution must be received by 28 March).

Definitions of contributions

All contributions are preserved.

Additional employer contributions are contributions made by the employer which are more than the minimum superannuation guarantee contributions (see below).

Employer superannuation guarantee contributions are the minimum contributions payable by employers. For the latest superannuation guarantee rate, please refer to www.ato.gov.au. Superannuation paid under an industrial award or agreement is also classified as this type of contribution.

Personal deducted contributions are contributions made by employees that **will be claimed as a tax deduction**. Most employees don't qualify to claim a tax deduction for their own contributions as they must get 90% of their income from self-employment.

Personal undeducted contributions are contributions made by employees, and **won't be claimed as a tax deduction** by the employee.

Salary sacrifice contributions are contributions made by the employer from an employee's pre-tax salary. The employee sacrifices part of their salary and their employer pays an equivalent amount as a superannuation contribution. Although this type of contribution is considered to be an employer contribution, it belongs to the employee.

Spouse undeducted contributions are contributions made by a person legally married to the member or living with the member on a genuine domestic basis as a couple or in a relationship that is registered under a prescribed State/Territory government relationship register. These contributions are **not eligible to be claimed as a tax deduction**. Some people may be eligible for a tax offset for this type of contribution.



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7. Nominated beneficiaries

Please indicate the type of nomination you wish to make:

<input type="checkbox"/> Discretionary nomination Complete the below section	OR	<input type="checkbox"/> Binding nomination Complete and attach the 'Binding death benefit nomination' available from your financial adviser or our Customer Relations team.
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Discretionary nomination – Dependants

[illegible]

* If one or more of your nominated dependants is a child under 18 years of age and you would like them to be paid a child pension, tick this box and complete a child pension nomination which must accompany this application. Your financial adviser can download this form from AdviserNET.

8. Insurance

Reduce my insurance cover to:

Life Protection	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Minimum	\$50,000
Total & Permanent Disablement	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Minimum	\$50,000
Salary Continuance	\$	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	per month	Minimum \$1,000

To increase your insurance cover amount(s), please complete the standard application and full personal statement or short form application available from your financial adviser or by calling us on 1800 998 185.

Cancel my insurance cover:

Indicate the insurance cover you wish to cancel by ticking the appropriate box below.

☐ Life
 ☐ Life and TPD
 ☐ TPD
 ☐ Salary Continuance



I resigned/retired from my employer on //

i Attach a copy of your letter of resignation provided to your employer.

I have changed my financial adviser. My new financial adviser is:

[illegible][illegible]

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Member Declaration (Mandatory)

- > The details I have provided on this form are true and correct.
- > I have received a copy of the current* product disclosure statement for the relevant Asgard Account and a copy of the current* underlying disclosure document (except where not required) for each managed investment in my/our portfolio.
- > Where there has been a change in adviser, I authorise the Trustee to:
 - change my financial adviser on my account as indicated,
 - provide my account information to my new adviser, and
 - unless otherwise indicated and subject to law, continue the current adviser fee payment to my new adviser.

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Trustee: BT Funds Management Limited ABN 63 002 916 458 RSE L0001090 AFSL 233724
Custodian and Administrator: Asgard Capital Management Ltd ABN 92 009 279 592 AFSL 240695
Asgard Independence Plan - Division 2 ABN 90 194 410 365
Customer Relations 1800 998 185
PO Box 7490, Cloisters Square, WA 6850



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