



Making voluntary contributions to max

So you're thinking about throwing some extra into your super? Great news. A little extra here and there can make a big difference to your super balance in retirement.

We've included some handy info on making payments to max, ways to contribute more to your super and how to set up a direct debit.

If you've got any questions just give us a call on **1300 883 629** between 8.30am and 5pm Monday to Friday.

Cheers,



The max Team

Contributing to your max Super account



A Super account isn't much good unless it keeps on growing for your retirement. Here are some easy ways to contribute cash to your max Super account.

1. Get your boss to contribute

- 🐾 **Employer Contributions** – If you're employed you'll probably want to nominate max Super as your 'fund of choice' so that your employer makes the compulsory 9% regular contributions to your max account. Get this started by downloading a 'Standard Choice Form' from our website and sending it in to us. Once that's done, we'll contact your employer to let them know how to make regular contributions into your account. Alternatively, you can download the choice pack from the website and give it directly to your employer. Don't forget to sign the Choice form when you do this.
- 🐾 **Salary Sacrifice** - If you're employed and you want to contribute more than the compulsory 9%, your employer may allow you to make regular additional contributions from your pre-tax salary. Have a chat with your employer to see if this is something they offer – it can be a tax effective way to turbo charge your Super!



2. Make regular personal contributions

- 🐾 **Regular Voluntary Contributions** – You can make regular contributions from your after tax income directly from your bank account via direct debit – it's an easy way to keep your Super growing. Just download a Voluntary Contribution via Direct Debit Form from our site to get started.

3. Make a one-off personal contribution

You can make one-off personal contributions to your Super anytime by sending us a cheque, or by making a deposit directly into your max Super account. You can do this across the counter at any Westpac branch, or by using online EFT. You can even take your piggy bank into your local Westpac branch if you like!

IMPORTANT!

To make sure we don't take extra tax out, you need to let us know this is a Personal Contribution.

Just email us at contributions@max-super.com.au to say "Hi max, I've just made a personal contribution of \$___. and my member number is _____"

How to make a one-off contribution

- 🐾 **Direct Deposit / Online EFT**
You can deposit money using internet banking, phone banking or by visiting any Westpac branch. You'll need the **max Super** account details:
Bank: Westpac
Account Name: **max Super**
BSB Number: 033152
Account Number: 264225
Reference: Your **max Super** member no.
- 🐾 **Cheques**
Write a cheque payable to '**max Super**', and on the back write:
'Personal Contribution, my **max** member no. is _____'.
Then send it to us at:
max Super
Reply Paid 4678
Melbourne VIC 8060

Give your super mojo: consolidate & contribute







Consolidating your old super funds into **max** and throwing in a little extra cash along the way can make a big difference to your super. It all adds up, so if you're planning on having a snazzy retirement, start thinking about consolidating and contributing now.

Consolidate... and save!

Having multiple super accounts isn't just an administrative nightmare, it could be costing you precious dollars as well. But don't fret, **max** has set up a special team of Super Sorters who wrap up your super into the one easy, manageable **max** account.




Our Super Sorters will help you:

-  Chase down your lost super
-  Roll your old funds into your **max** account
-  Provide you with regular updates
-  Save you time and energy by doing all the hard work for you

...and best of all, the service is free to all **max** members!

Contribute...and grow!

Throwing a little bit of money into your super is one of the most tax effective ways to invest, especially with all that compound interest you earn over the years. Here are some ways that you can top up your super for later:

-  **Personal contributions** - make contributions from your after-tax income to your super account. These can be one-off, or you might want to start a regular savings plan.
-  **Salary Sacrificing** - make contributions from your pre-tax salary. This is great because you can massively reduce the amount of tax you pay on your salary and add the saving to your super
-  **Government co-contributions** - if you earn less than \$60,324 a year and make after-tax contributions to your super, you may be eligible to receive a co-contribution from the government. That's like free money!

Need some help?

Speak to one of the friendly **max Team** to get your super sorted once and for all. Call **1300 883 629** or email **maxteam@maxsuper.com.au**. There's also more info on our website **www.maxsuper.com.au**.

Oh, and one more thing

Everyone's different, so before making any decisions about your super, it's always a good idea to have a chat to your financial advisor or accountant.

max Super Voluntary Contribution via Direct Debit Form



Instructions

Please complete this form if you wish to commence or vary your own regular contributions to **max Super** via direct debit.

- **Black** or **blue** pen please. We're not into pencil.
- Please use **BLOCK** letters.
- Any questions? Please contact the **max Team** on **1300 883 629**.
- When you've completed this form, please sign where indicated and mail to:

max Super

Reply Paid 4678

Melbourne VIC 8060 (No postage stamp required if posted within Australia)

- By completing the details and signing below, you agree to be bound by the terms and conditions of the Direct Debit Service Agreement included with this form.

This form relates to the Product Disclosure Statement for the **max Super Fund** (SPIN ETL0055AU) dated 1st July 2007 issued by Equity Trustees Limited (ABN 46 004 031 298, AFSL 240975, RSE L0003094).



Step 1 - Your Personal Details

Let's get started.

Mr/Mrs/Ms/Miss

First Name

Last Name

max Super Membership Number

Daytime Contact Number

Step 2 - Direct Debit Request

I authorise and request the following to be debited monthly from the nominated account.

Nominated Amount to be deducted \$

Starting Date

The first and subsequent direct debits will occur on the 20th of each month following the starting date you nominate.

Step 3 - Your Account Details

Please fill in the details of the Financial Institution and Account from which you would like your nominated amount to be debited.

Financial Institution

Your Account Name

Branch No (BSB)

Bank Account Number

Step 4 - Authorisation

I hereby request and authorise **max Super** (user ID number 316793) to debit the nominated amount from my account as per the terms and agreements set out in this form and the Direct Debit Service Agreement attached.

Your Signature

Date



Instructions

You should read this Service Agreement before completing a Direct Debit Authority. By completing the Direct Debit Authorisation in the Member Application form or the Voluntary Contribution form, you are authorising **max Super** (ID number 316793) to withdraw money from your nominated bank account, under the conditions set out below. You should keep a copy of this service agreement for your records.

Direct Debit Arrangements

- The first direct debit will occur on the 20th day of the month in which your application has been processed. If your completed Member Application form or Voluntary Contribution form including Direct Debit Authorisation are received too late, the first direct debit will occur on the 20th day of the next month.
- Subsequent direct debits will occur on the 20th day of each month.
- If the 20th day falls on a non-business day, we will debit the amount on the next business day. If you wish to discuss the timing of processing in such instances, please contact your financial institution.
- We will give you 14 days notice (in writing) if and when these initial terms change.
- If you wish to discuss any changes to the initial terms please call the **max Team** on **1300 883 629**.

Your Rights

You can change the amount and timing of the direct debits, cancel an individual direct debit payment or suspend or cancel your direct debit arrangements completely. To do this, you need to advise us in writing. You should do this in the last two weeks of the month for it to take effect in the following month. For further information, you should contact the **max Team** on **1300 883 629**.

Your Responsibilities

It is your responsibility to make sure that:

- your nominated bank account can accept and process direct debit requests;
- you check your account details are correct, perhaps by checking them against a recent account statement from your financial institution;
- there is sufficient money (cleared funds) in your account on the 20th day of the month;
- you tell us if your nominated account is transferred, closed or altered (such as the signatories change); and,
- you contact **max Super** if you wish to cancel the direct debit request.

If, for any reason, we can not withdraw the necessary amount or the withdrawal is dishonoured by your financial institution, we will write to you to let you know your contribution was not made for the month. Any dishonour fees will be charged to your **max Super** account.

Enquiries and Disputes

Your financial institution will ask you to contact **max Super** to resolve your enquiries or disputes before involving them. So please contact the **max Team** on **1300 883 629** with any questions you may have.

If you don't receive a satisfactory response from **max Super** within 14 days, contact your financial institution. Your financial institution is required to answer your claim within:

- 7 business days, if it relates to a dispute within the last 12 months;
- 30 business days, if it relates to a dispute from over 12 months ago.

If an amount has been incorrectly deducted from your account and **max Super** cannot substantiate the reason for the deduction, **max Super** will refund you the amount.

Personal information collected is dealt with as set out in our privacy statement (see www.maxsuper.com.au). The personal information is provided to our financial institution to initiate drawings from your nominated account and used in any other way authorised by you.

Read

By signing the Direct Debit Authorisation in the Member Application form or Voluntary Contribution form, you agree to be bound by the terms and conditions of the **max Super** Direct Debit Service Agreement above. If you wish to cancel this direct debit request, you must do so in writing to **max Super**.