

# Work Test Declaration 2018/19

ALL SECTIONS MUST BE COMPLETED

PLEASE ☒ NOT ☒

PLEASE USE BLOCK LETTERS



Complete this form to confirm you have met the Government's work test and are able to make certain super contributions.

Are you a member of Club Super?

☐

YES

☐

NO

If YES, Member No:

**Note:** if you have changed your name since first becoming a member please attach a certified copy of your Marriage Certificate, Deed Poll or a Statutory Declaration as proof.

There are no restrictions placed on accepting employer Superannuation Guarantee (SG) contributions and employer contributions made under an Award or an Industrial Agreement, regardless of your age or how many hours you work.

However, superannuation legislation requires members aged 65 or over, but under age 75, who are employed, to meet a work test before certain other contributions can be accepted by their super fund.

## What is the work test rule?

The work test requires you to be gainfully employed. To satisfy the work test, you must work for at least 40 hours during a consecutive 30-day period each financial year in which the contributions are made. Unpaid work does not meet the definition of 'gainfully employed'.

### If you are aged between 65 - 74 years

If you are aged between 65 - 74, the Fund can only accept the contributions listed below, if you have met the work test. These contributions include:

- Personal contributions that you make from your after-tax income\*;
- Salary sacrifice deducted by your employer from your pre-tax income\*; and
- Additional contributions your employer may pay on your behalf that are over and above their Superannuation Guarantee (SG) and/or Award obligations\*.

Once you are aged 75 or more, the Fund can no longer accept these contributions.

\*For 2018/19, Personal contributions are capped at \$100,000 per annum, unless your balance is \$1.6 million or more in which case you will no longer be eligible to make non-concessional contributions. SG/ Award, salary sacrifice or employer additional contributions combined are capped at \$25,000 per annum. While you may exceed the caps, extra tax will be payable. The above caps apply across all Funds, not per Fund.

For more information, please refer to the *Additional Information - How super is taxed* document, available at [clubsuper.com.au/members/forms-and-resources/publications](http://clubsuper.com.au/members/forms-and-resources/publications).

## Spouse contributions aged 65 - 69 years

These contributions can be accepted up to the age of 69 years, provided the receiving spouse satisfies the work test rule. Spouse contributions can no longer be accepted once the receiving spouse turns age 70.

### Return completed form and relevant documents to:

Club Super PO Box 10726 Brisbane Adelaide Street QLD 4000

Or email a scanned copy of the completed form and relevant documents to: [info@clubsuper.com.au](mailto:info@clubsuper.com.au)

## MEMBER DETAILS

Date of Birth

Gender

☐

Male

☐

Female

Title

☐

Mr

☐

Mrs

☐

Miss

☐

Other

Specify if Other

First Name

Middle Name

Family Name

## Residential Address

Address

Suburb/Town

State

Postcode

## MEMBER DECLARATION

☐ Yes, I declare that in the 2018/19 financial year, I **have** worked in paid employment for at least 40 hours in a period of not more than 30 consecutive days.

☐ No, I **have not** worked in paid employment for at least 40 hours in a period of not more than 30 consecutive days in the 2018/19 financial year.

**NOTE:** If you don't return the form, we will assume you don't meet the work test and therefore any work test dependant contributions will be returned to you or your employer.

**Your privacy is important to us:** When your personal details are provided to Club Super, they are securely stored and are accessible only to authorised personnel and third parties for the purpose of administering your account. If you would like to see Club Super's Privacy Policy, visit [clubsuper.com.au](http://clubsuper.com.au) or call us on 1300 369 330 for a copy of the Privacy Policy.

Signature of Member

Date

