



'How to' guide to making contributions to your super account

A guide to making contributions to the BT Lifetime – Personal Super, BT Classic Lifetime – Personal Super and BT Retirement Selection – Personal Super Plan

June 2009

 **BT** Financial Group

Making contributions to your superannuation account is easy. Use the information below to select the best option for you to make contributions to your superannuation account.

Ensure BT Super has your Tax File Number (TFN) before making a contribution

Due to Government legislation, we are unable to accept non-concessional contributions (generally contributions made by you, or on your behalf, other than employer contributions) if you have not provided us with your TFN.

BT Super has further determined that we will not accept any contributions made by you or on your behalf unless your TFN has been provided to us.

If you want to check whether BT Super has your TFN, simply login to your account on BT Online or call Customer Relations on 132 135.

Have a Super Guarantee (SG) and/or member voluntary contribution from your employer paid to your BT Super account

If you want your employer to pay your super contributions into your BT Super fund, simply complete the following steps:

- > Check if you're eligible for Choice of Fund. See www.superchoice.gov.au
- > Complete the 'Super Choice Fund' form available in the 'Tools and Resources' section of our website www.bt.com.au
- > Give the form to your employer who can then begin making your SG and/or member voluntary contributions into your BT Super account

Set-up a direct debit request for a one-off or ongoing regular contribution

If you want to make contributions directly from your own, your spouse's or your employer's bank account, simply complete the following steps:

- > Complete the 'Additional Contributions and Direct Debit Request' form available in the 'Tools and Resources' section of our website www.bt.com.au
- > Send the completed form to BT to the address at the end of the form. Please provide at least 7 business days before the next scheduled direct debit to ensure changes are effective for that month. Any requests received after that day may be effective from the following month.

Note: Your regular contribution will automatically increase in line with the Consumer Price Index (CPI) in July each year (to a maximum of 15%), unless you notify us that you do not want automatic increases.

Make a one-off contribution via BPAY® via your employer or as an individual

If you want to make additional contributions through your financial institution's BPAY® facility:

- > Select the BPAY® Biller Code for your product and contribution type

	Member Contribution	Employer Contribution	Spouse Contribution
BT Lifetime – Personal Super	858910	858837	858845
BT Classic Lifetime – Personal Super	858910	858837	858845
BT Retirement Selection – Personal Super Plan	17467	858878	858886

- > Enter your Customer Reference Number and the amount you wish to contribute into your BT Super account.

Once completed, you will be issued a receipt number from your financial institution.

Note: Your Customer Reference Number combines the code for the Investment Option you wish to invest in with your investor number (minus the C'). You can obtain a list of the investment codes from the 'How do I?' section of our website www.bt.com.au.

For example, if your Member Number is C12345678 and you want to invest in the Multi-manager High Growth Fund Investment Option, your Customer Reference Number would be 1237 12345678.

If you are a self-employed member making a tax deductible contribution you should use the member code for your contribution. You should also complete and send to BT your completed Personal Tax Deduction Notice if you are claiming a tax deduction for your contribution.

Make a one-off contribution by cheque

To make an additional contribution via cheque, simply complete the following steps:

- > Complete the 'Additional Contributions and Direct Debit Request' form available in the 'Tools and Resources' section of our website www.bt.com.au
- > Enclose a cheque for your additional contribution amount made payable to your BT Super account

	Cheque Payee
BT Lifetime – Personal Super	BTFG – LSF – <Investor Number>
BT Classic Lifetime – Personal Super	BTFG – SRP – <Investor Number>
BT Retirement Selection – Personal Super Plan	BTFG – PSP – <Investor Number>

- > Send the completed form to BT to the address at the end of the form. Please provide at least 7 business days before the next scheduled direct debit to ensure changes are effective for that month. Any requests received after that day may be effective from the following month.

Salary sacrifice regular or one-off amounts from your pre-tax income to your BT Super account

If you think salary sacrifice is appropriate for you, ask your employer to see if a regular payment to your BT Super account can be taken out of your pre-tax income.

You may need to provide your employer with a completed 'Super Choice Fund' form available in the 'Tools and Resources' section of our website www.bt.com.au, and give it to your employer. Your employer can then begin making salary sacrifice contributions to your BT Super account.



What to do next

- > **Speak to your financial adviser**
- > **Visit www.bt.com.au**
- > **Contact BT Customer Relations 132 135**

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