

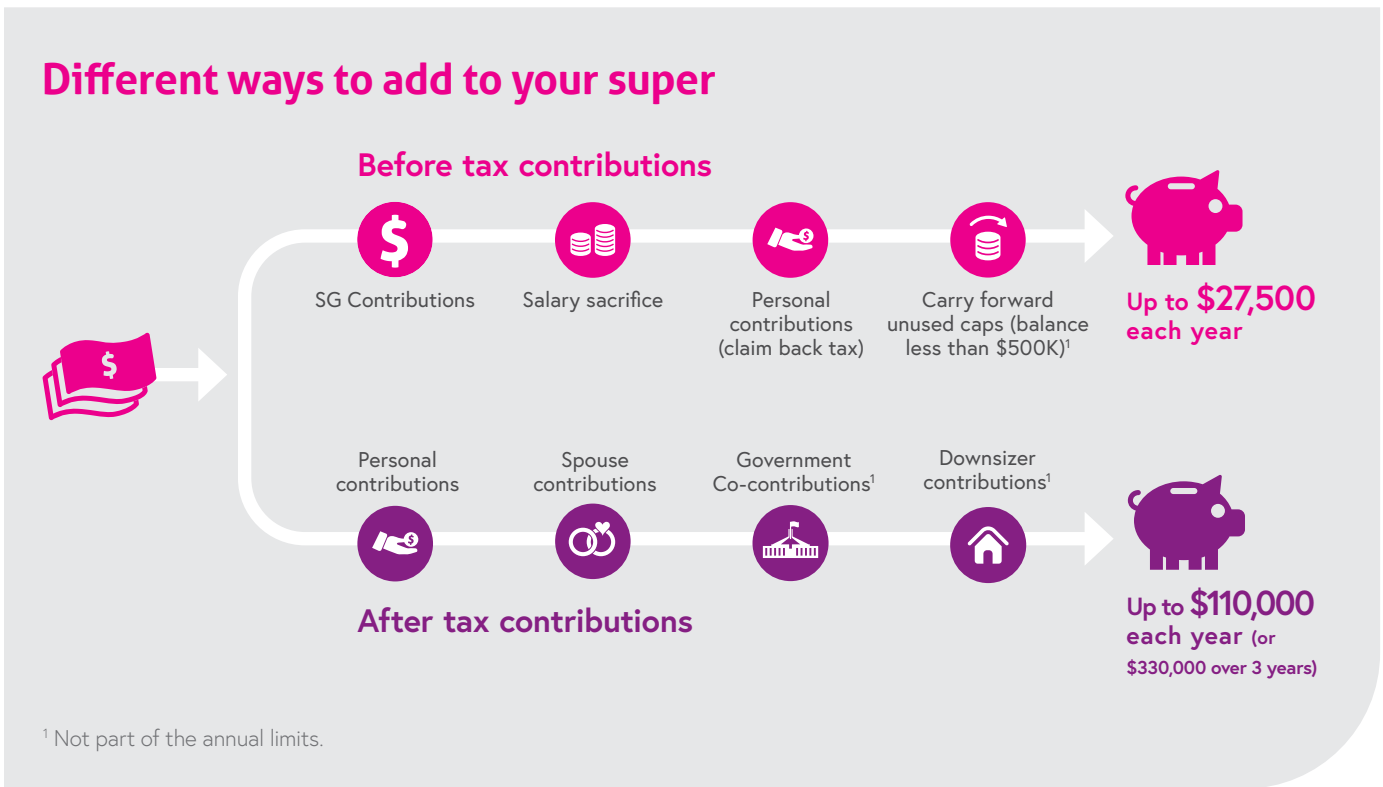


# How to add to your super

## Making contributions is easy when you know how

Every little bit counts when it comes to saving for the retirement you want. Luckily, there are plenty of ways to add to your super.

In 'Clever ways to grow your super' you read about the different types of contributions you can use to boost your super. This document shows you step by step how to make each type of contribution.



# Making before-tax contributions

These contributions are generally made on your behalf by your employer, or you can make a personal contribution then claim back tax up to your before-tax contribution limit.



## Super Guarantee (SG) Contributions

Generally, your employer should automatically contribute 10% of your salary to your super account. These contributions are referred to as SG contributions and you don't need to do anything.

If your employer pays your SG contributions into a different super account you can generally ask them to redirect your SG payments by completing a Superannuation (super) standard choice form. Read *Take us to a new job* at [aware.com.au/factsheets](https://www.aware.com.au/factsheets) for more

## Salary sacrifice

This is where your employer agrees to direct part of your before-tax income into extra superannuation contributions.

**Step 1** Check if your employer offers salary sacrificing and ask them what they require for the agreement to take effect. Your Payroll or HR department should be able to help you with this.

If your employer doesn't offer salary sacrificing you may be able to claim the tax back when you make personal after-tax contributions. For more information on how to do this read *Claim back tax for personal contributions* on page 2.

**Step 2** Complete the one-page *Contributions by payroll deduction (salary sacrifice) form* (FSS010). This is available at [aware.com.au/forms](https://www.aware.com.au/forms), or call us and we'll send you a copy.

**Step 3** Provide your completed form to your Payroll Manager and they should do the rest.

## Claim back tax for personal contributions

If you make personal contributions from your after-tax money you may be able to claim back some of the tax you've already paid when you complete your tax return.

To claim back, you need to follow the steps below. Remember to complete this before any transfer or withdrawal of benefit.

**Step 1** Complete a *Notice of intent to claim or vary a deduction for personal super contributions* (FSS013). You can download the form at [aware.com.au/forms](https://www.aware.com.au/forms) or give us a call and we'll send you a copy.

**Step 2** Make sure you provide your completed form to us before you lodge your tax return for that year and before the end of the financial year following the year you made the contribution.

**Step 3** Send your completed form to us by:  
email to [enquiries@aware.com.au](mailto:enquiries@aware.com.au),  
or post to Aware Super, PO Box 1229,  
Wollongong NSW 2500

**Step 4** Once we receive your form we'll adjust the tax on your personal contributions.

**Step 5** We'll then send you a letter confirming we've adjusted your tax. You can then claim a full tax deduction from the ATO.



# Making after-tax contributions

You can make these contributions from your take-home pay. And, if you're earning a lower income, making an after-tax contribution may also qualify you for the Government co-contribution.



## Personal contributions

Adding after-tax contributions is relatively easy and can be done using BPAY, direct debit, Raiz and EFT.

**Aware Super mobile app** – Once you've downloaded the mobile app, entering your bank details is easy.

- Step 1** Go to the dashboard and scroll down to 'Make a Contribution'.
- Step 2** Set the amount you want to pay and press 'Confirm'.
- Step 3** Enter your bank details, tick 'I have read and understood...' and press 'Contribute'.
- Step 4** We'll send a one-time pin to your phone to confirm it's you – just enter it on your phone and it's done.

To find out more about downloading the app go to [aware.com.au/app](https://www.aware.com.au/app).

**BPAY** – This is the quickest and easiest way to make a payment. You don't need to complete any payment forms.

**Using your bank account:** Just enter your Aware Super BPAY details into your online or phone banking, the same way you would with a utility bill. There are two BPAY reference numbers you can use – to make personal member contributions and to give to your spouse so they can make a contribution to your account.

- Step 1** Find your BPAY information in your annual statement or log in and check 'Make a contribution'.  
There are two reference numbers:
  1. Member contribution – use these details to make a personal after-tax contribution.
  2. Spouse contribution – your spouse should use these details to make an after-tax contribution on your behalf.Remember, your Reference number is unique and helps us identify your super account.
- Step 2** Log in to your bank account online and enter:
  - the BPAY biller code for Aware Super
  - your Reference number for the type of contribution you're making, and
  - the amount you want to contribute.
- Step 3** Select submit and it's done – your bank should confirm the payment by email.

## Downsizer contributions

Once you reach age 65, if you sell your primary residence, both you and your partner may each be able to contribute up to \$300,000 into your super from the sale. Together, you could contribute up to \$600,000. From 1 July 2022, this minimum age will be lowered from 65 to 60, subject to the law being passed.

- Step 1** Complete the *Downsizer contribution* form, available at [aware.com.au/forms](https://www.aware.com.au/forms)
- Step 2** Send the completed form to us either before, or on the day you make your contribution.  
**Important:** All downsizer contributions must be made within 90 days of you receiving the sale proceeds.

**Direct debit** – You can easily make monthly personal contributions and spouse contributions by direct debit.

- Step 1** Complete the *Direct debit request* form (FSS005) at [aware.com.au/forms](https://www.aware.com.au/forms), either online or download and complete the pdf form.  
You can also use this form to change or cancel a previous direct debit request.
- Step 2** Send it to us and we do the rest.

**Raiz** – The Raiz app is like a piggybank linked to your credit or debit card. The app rounds up the cost of everyday purchases and invests the difference for you. You can then transfer the money you save to your super account using BPAY®.

- Step 1** Go to the Raiz website and set up a Raiz account (you can download the app and track your savings)
- Step 2** Connect a bank account to your Raiz.
- Step 3** Once you have savings you can transfer them to your Aware Super account using BPAY (see BPAY instructions above)

**Electronic Funds Transfer (EFT)** – You can pay by internet or phone banking and submit your form within **28 days** of transferring the money.

- Step 1** Access your bank account online or over the phone.
- Step 2** Enter the bank details for Aware Super and your member number and name as follows:

<b>Bank:</b>	Commonwealth Bank of Australia
<b>Recipient:</b>	Aware Super
<b>BSB:</b>	062 000
<b>Account No:</b>	10226245
<b>To account description:</b>	Use your member number plus the first six letters of your surname (eg 1234567johnst)
- Step 3** Select submit. Your bank should confirm the payment by email.
- Step 4** **Within 28 days, provide us with your EFT Confirmation**  
To make sure we can identify your payment you need to complete the *Contributions by cheque or electronic funds transfer* form (FSS011) either online or by paper at [aware.com.au/forms](https://www.aware.com.au/forms).

We'll confirm your contribution once it's been processed.

- Step 3** The ATO will confirm if your downsizer contribution is or isn't eligible
- Step 4** **If eligible**, the contribution will be added to your super balance.  
**If it's not eligible** we'll contact you to discuss your options. We may be able to accept all or part of the money as a regular after-tax contribution, which will count towards your after-tax contribution cap. If not, we'll return the money to you.

## Making after-tax contributions (continued)

### Government Co-contribution

If you earn \$56,112 or less, and make a personal contribution into your super the government may co-contribute into your super. For every \$1 you contribute the government may co-contribute \$0.50 to your super, up to a maximum of \$500. Generally, they'll pay \$500 if you've contributed at least \$1,000 and you earn \$41,112 or less. The maximum co-contribution amount reduces the closer you get to the \$56,112 limit (for 2021/22).

Once you've made a personal after-tax contribution and completed your tax return, you don't have to do anything. The government will work out if you're eligible when you complete your tax return and automatically pay the co-contribution into your super account.

### Spouse contributions

You can make a personal contribution to your spouse's super account with after-tax money and may get a tax offset of up to \$540 if your spouse's income is \$37,000 or less.

You can make personal after-tax contributions using BPAY, electronic funds transfer (EFT) or direct debit (see steps for Personal contributions).

You can split your before-tax salary sacrifice contributions for the previous financial year (and in some cases, the current financial year) by completing the *Split super contributions with your spouse* form. The split contributions will not count towards your before-tax contributions cap.

## A quick summary of the forms you can use

Contribution type	Form or information required	Contribution type	Form or information required
<b>Employer SG contribution</b>	If your employer's compulsory SG contributions are not going to Aware Super but you would like them to, you should complete the <i>Superannuation standard choice</i> form and give it to your employer.	<b>Transfer money from another super fund</b>	You can transfer balances from other super funds to your Aware account by completing a <i>Request to transfer benefits to Aware State Super</i> form.
<b>Salary sacrifice contributions</b>	Complete a <i>Contributions by payroll deduction</i> form and give it to your payroll manager.	<b>Spouse after-tax contribution</b>	Your spouse can make after-tax contributions to your account by completing a <i>Personal contributions by cheque or EFT, or contributions for your spouse or child</i> form and attaching a cheque, or by completing a <i>Direct debit request</i> form. Alternatively, you can log in to your account and your spouse can set up a direct debit online once your account has been established, or obtain the BPAY® Biller Code and your unique Customer Reference Number for spouse contributions then make contributions for you by BPAY.
<b>After-tax contribution by payroll deduction</b>	Complete a <i>Contributions by payroll deduction</i> form and give it to your payroll manager.	<b>Spouse split contribution</b>	If your spouse is a member of Aware Super, they can apply to split their before-tax (employer SG, salary sacrifice or personal deductible) contributions with you by completing an <i>Application to split superannuation contributions</i> form. If your spouse is not a member, they should contact their fund.
<b>Personal after-tax contribution by cheque or EFT</b>	Complete a <i>Personal contributions by cheque or EFT, or contributions for your spouse or child</i> form and attach a cheque or arrange a funds transfer.	<b>Downsizer contribution</b>	Complete the ATO's <i>Downsizer contribution into superannuation</i> form on our website under <a href="https://www.aware.com.au/forms">aware.com.au/forms</a> .
<b>Personal after-tax contribution via BPAY</b>	You will need the BPAY® Biller Code and your Customer Reference Number. Once your account has been set up, you can find these by accessing your account online, or calling us.		
<b>Personal after-tax contribution by direct debit</b>	Complete a <i>Direct debit request</i> form or log in to your account and set up a direct debit online once your account has been established.		

## Get in touch

### Customer service centre

**Phone** 1300 650 873  
Monday to Friday 8.30am to 6pm (AEST/AEDT)

**Fax** 1300 722 072

**Visit** [aware.com.au](https://www.aware.com.au)

### Important information

Personal advice requires the provider to act in the client's best interests and take into account the client's circumstances. These rules do not apply to general advice. This communication contains general advice only and no personal advice. We have not taken into consideration any of your objectives, financial situation or needs or any information we hold about you when providing this general advice. Further this communication does not contain, and should not be read as containing, any recommendations to you in relation to your product. Before taking any action, you should consider whether the general advice contained in this communication is appropriate to you having regard to your circumstances and needs, and seek appropriate professional advice if you think you need it. Contact us to make an appointment to see one of our representatives. You should also read our product disclosure statement before making a decision about Aware Super. Call us or visit our website for a copy. Issued by Aware Super Pty Ltd ABN 11 118 202 672, AFSL 293340, the trustee of Aware Super ABN 53 226 460 365. Financial planning services are provided by our wholly owned financial planning business Aware Financial Services Australia Limited, ABN 86 003 742 756, AFSL No. 238430. You should read their Financial Services Guide before making a decision.