

Making electronic contributions

Russell SuperSolution Master Trust

Using BPAY and Direct Credit to make contributions to the Russell Private Active Pension

Making non-concessional (after-tax) contributions

Step 1: Check you are eligible to make non-concessional contributions

You can look at the table on the next page, or check with your financial planner.

Step 2: Take note of your contribution limit

The limit is currently \$150,000 per financial year, and if you are under 65 you can 'bring forward' a further two years' worth of contributions.

For example, a 64 year old member could contribute \$450,000 (this year's limit plus two years brought forward) this financial year. No further contributions could be made in the next two years without exceeding the limit. This limit is flat, so if you're contributing to more than one super fund you still have the one overall limit to adhere to.

Step 3: BPAY or Direct Credit your contribution

BPAY®

You can make contributions to your Contribution Account in the Russell Private Active Pension using the biller code shown below.

You will also be asked for a BPAY customer reference number, where you should enter the nine digit customer reference number we issue you with. Note this number may be different from your investor number.



Biller code: 646596
Reference no: Your customer reference number

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Direct Credit

You can make one off contributions or set up a regular transfer from your bank account to us using Direct Credit.

Using your internet or phone banking service, you can transfer funds from your financial institution directly to your Contribution Account in the Russell Private Active Pension, using the account details below.

Account name: Russell
BSB code: 014-988
Account number: Your customer reference number

» More information

If you have any questions about using BPAY or Direct Credit, please contact your adviser or call our Helpline on 1800 300 353. Alternatively you can email us at russellpension@russellsuper.com

Making tax-deductible (before-tax) contributions

Step 1: Check you are eligible to make personal tax-deductible contributions

You can look at the table below, or check with your financial planner.

Step 2: Take note of your contribution limit

The limit for concessional contributions is currently \$50,000 per financial year for members over the age of 50.

Your employer's contributions and your salary sacrifice (if any) also count towards this limit. Again, this limit is flat, so if you're contributing to more than one super fund you still have the one overall limit to adhere to.

Step 3: Complete a 'Deduction for personal super contributions' form

The form is available from the Australian Tax Office website www.ato.gov.au or call us on 1800 300 353 for a copy.

Step 4: Send the notice to us and make a Direct Credit

Please send your notice to us by email or fax and make a Direct Credit payment on the same day. Our email address is russellpension@russellsuper.com and fax is (02) 9372 6288. Please also post the original form to us for our records.

Account name: Russell
BSB code: 014-988
Account number: Your customer reference number

Our postal address is Russell Private Active Pension, Locked Bag A4094, Sydney South, NSW, 1235.

How your employer can make contributions

Your employer can pay their employer contributions and/or your salary sacrifice contributions to your account by Direct Credit.

You should provide the following account details to your employer to enable them to make direct credits to your account.

Account name: Russell
BSB code: 014-906
Account number: Your customer reference number

If you would also like to make voluntary after-tax contributions from your salary, please ask your employer to use the alternative BSB of 014-988 for that portion of your contributions.

Eligibility to make personal contributions

Age	Personal tax deductible (before-tax) contributions	After-tax contributions (non-concessional)
Under 65	You may make a tax-deductible contribution if you are an 'unsupported person'. This means you derive less than 10% of your total income from salary and wages. If you are employed, you can make salary sacrifice contributions from your wage instead.	You are eligible to make contributions.
65 – 74	You may make these contributions if you meet the work test. The work test requires you to work for at least 40 hours during a consecutive 30 day period in the financial year. You must also derive less than 10% of your total income from salary and wages.	You may make contributions if you meet the work test. The work test requires you to work for at least 40 hours during a consecutive 30 day period in the financial year. You may not bring forward any future years' contribution limit.
75 or over	You may not make contributions.	You may not make contributions.

» **Interested in learning more?** Speak with your financial adviser or call our Helpline on 1800 300 353