


# Work Test Confirmation for members aged 67-74

Please complete and return this form to: NESS Super, Locked Bag 20, Parramatta NSW 2124

Complete in pen using CAPITAL letters or type directly into this form and print it out.  
Use (X) to mark boxes. This request must be signed and dated.

 **Website:** www.nesssuper.com.au

 **Email:** nessadmin@nesssuper.com.au

 **Freecall:** 1800 022 067

From age 67 you need to meet the work test rules if you want to make voluntary super contributions. This means you need to confirm that **either**:

## 1. You meet the work test

To meet the work test you must be gainfully employed for at least 40 hours within 30 consecutive days in the financial year your contributions are made. Gainful employment means you are employed or self-employed and being paid for it. The employment arrangement also needs to be fully documented and declared for income tax purposes. This includes being a Director of a company or employment under a labour hire contract but doesn't include voluntary work.

OR

## 2. You're recently retired and exempt from the work test

Recent retirees have an extra year to contribute to super without meeting the work test. You can use this opportunity for one year only if you meet the following criteria:

- you met the work test in the previous financial year
- you had a total super balance of less than \$300,000 at the end of the previous financial year
- you haven't used this exemption to make contributions in a previous financial year.

## 1. Member details (Please complete in full)

Member number (This can be found on your Member Statement)

Mr/Mrs/Ms/Miss

Surname

Given names

Date of birth (ddmmyyyy)

Male/Female

Telephone (daytime)

Mobile

Email

### Address

Street number / PO Box

Street name

Suburb/Town

State

Postcode

 Please turnover

## 2. Declaration

### Are you aged 67 or over, but less than 75?

No

Yes – use (X) to mark the box that applies to you

I worked for at least 40 hours in 30 consecutive calendar days during the current financial year

I worked for at least 40 hours in 30 consecutive calendar days during the previous financial year and my total super balance was less than \$300,000 at the end of the previous financial year and I've not used the work test exemption in a previous financial year.

### Signature of applicant



### Date (ddmmyyyy)

**Please note:** When your personal details are provided to NESS Super they are securely stored and are accessible only to authorised personnel for the purposes of maintaining your account, including your death and disablement insurance arrangements. If you wish to view our Privacy Policy please go to [www.nesssuper.com.au](http://www.nesssuper.com.au)

## Information about accepting personal member and employer additional contributions

After you reach age 67 years, employment rules apply before certain types of contributions can be accepted:

**Employer Additional Contributions:** Contributions made by your employer that exceed those required under an Award, Certified Industrial Agreement or to meet Superannuation Guarantee Legislation requirements, may only be accepted where you are able to certify on this form that you are **gainfully employed**. Examples of non-compulsory employer contributions are “over-Award” payments and amounts that are salary sacrificed to superannuation.

**Personal Member Contributions:** are contributions that you make from your after-tax income and are either deducted from your pay and submitted by your employer or paid by you directly to NESS Super. These contributions may only be accepted when you are able to certify on this form that you are **gainfully employed**.

**Contribution Limits:** You should also be aware that there are Federal Government limits to the amounts that a member or the employer can make to superannuation during a financial year. Amounts above the limits may be subject to additional tax, as outlined below.

From 1 July 2017, the annual non-concessional (after tax) contribution cap reduced from \$180,000 to \$100,000 per year, provided the work test criteria is satisfied. If your contributions exceed the cap in any one year, the Australian Tax Office will send you an assessment notice and may require you to pay additional tax\* on the excess amount. (We are not permitted to accept any one contribution exceeding the cap.)

There is also an annual cap of \$25,000 on employer additional (concessional, “pre-tax”) contributions, in the 2020/21 income year. e.g. Salary Sacrifice contributions. Any employer additional contributions over the annual caps may incur additional tax\* (in addition to the 15% contribution tax).

\* Plus the Medicare Levy.



Please refer to the *NESS Super Product Disclosure Statement* for details. You can access a copy from our website: [www.nesssuper.com.au](http://www.nesssuper.com.au) or you can obtain a printed copy by calling **1800 022 067**.

**Please note that the only contributions that can be accepted once you reach age 75 years are mandated employer contributions, which include superannuation guarantee (SG) and contributions mandated under an industrial award.**