



# Employer Contributions Guide

## For Summit and Generations Personal Super Plans

This pack is intended for employers as an overview of the methods by which you can make contributions to your employees' Summit and Generations Personal Superannuation plans. Each plan contains a Letter of Compliance to confirm our regulatory status and a Contribution advice form to assist you in making contributions to your employees' plans.

As an employer, you are able to make superannuation contributions on behalf of your employees through three easy-to-use methods:

- Cheque
- Electronic funds transfer (EFT)
- BPAY®

## Frequently asked questions

### What is EFT?

Electronic funds transfer (EFT) is a transaction performed either online via your internet banking website or through your bank's telephone banking facility. Also known as direct credit, EFT is a facility that allows you to transfer money quickly and simply at any time. EFT is a convenient alternative to BPAY or sending a cheque.

Provided you have access to internet or telephone banking, EFT enables you to easily make superannuation contributions on behalf of your employees.

Importantly, you use the same EFT account numbers each time you make superannuation contributions on behalf of your employees. Some banking facilities also allow you to save these payer details.

### Can employers make additional employer contributions?

Yes, as an employer you can make additional concessional contributions to your employees' accounts in addition to compulsory Superannuation Guarantee (SG) contributions up to a regulatory limit of \$50,000 for employees under age 50, and \$100,000 for those over age 50. Beyond this limit, contributions will be taxed at the highest individual marginal tax rate.

### What if I have additional questions?

You can email Summit at [summitenquiry@axa.com.au](mailto:summitenquiry@axa.com.au) or call Summit Client Services on 1800 622 772 (within Australia).

## How to make contributions

To make current or future contributions to your employees' personal superannuation plans, please refer to the payment methods detailed below:



### Electronic funds transfer (EFT)

You can use EFT via your internet banking website or telephone banking service by entering the following information:

1. BSB number:  
Summit – 033809  
Generations – 033810
2. Account name: Summit or Generations
3. Account number: Your employee will have their own personalised 9-digit EFT account number which they should provide you as it is referenced on the last page of their welcome letter. (The 9-digit EFT number is a slight variation to their customer reference number.) Please note the last digit changes according to the type of contribution you are making. Select the contribution type from the list below to complete the personalised EFT account number:

X X X X X X X X ?

For contribution type	Use EFT account number
Spouse contribution	XXXXXXXX4
SG contribution	XXXXXXXX5
Salary sacrifice contribution	XXXXXXXX6
Additional voluntary employer contribution	XXXXXXXX7

4. Reference: Enter the initials and surname of the employee (up to 18 characters).
5. Submit the transfer.



### BPAY

Bill code: 347427

Reference: You can obtain the unique reference code by logging onto the Summit website, [www.summitservice.com.au](http://www.summitservice.com.au) or by calling Summit Client Service on 1800 622 772.



### Mail a cheque

Payments made via cheque must be submitted with a contribution advice form (attached as part of this pack). It is important that you use the correct form for the appropriate product, ie use the Generations form for employees with a Generations Personal Superannuation plan and a Summit form for employees with a Summit Personal Superannuation plan. You can make photocopies of the contribution advice forms or obtain additional copies by contacting Summit Client Services on 1800 622 772.

Cheques should be made payable to 'Summit' for both Summit and Generations Personal Superannuation plans and mailed to: Summit, GPO Box 2754, Melbourne VIC 3001.

## Forms attached for your use

- Summit Letter of Compliance (for your reference only)
- Summit Employer Superannuation Contribution Advice form
- Generations Letter of Compliance (for your reference only)
- Generations Employer Superannuation Contribution Advice form



To be attached to your standard choice form

## Letter of Compliance – Summit Personal Super Plan

Australian Business Number (ABN) 92 381 911 598  
Superannuation Product Identification Number (SPIN) NMM0104AU

To whom it may concern

### Re: Wealth Personal Superannuation and Pension Fund – Statement of Compliance Superannuation Industry (Supervision) Act 1993 (SIS Act)

As the Trustee of the above superannuation fund ('Fund'), we are pleased to certify that:

1. The Fund is a Resident Regulated Superannuation Fund under the SIS Act.
2. We have no reason to believe that the Fund will not comply with the SIS Act and Regulations.
3. The Fund is not subject to a direction under Section 63 of the SIS Act.
4. We accept the following types of contributions:
  - personal contributions
  - spouse contributions
  - government co-contributions
  - employer compulsory contributions (Superannuation Guarantee and Award)
  - additional regular employer contributions
  - salary sacrifice (before tax) contributions
  - special employer contributions.
5. We can accept payments into the Fund in the following ways:
  - BPAY – Your BPAY contribution reference number and biller code can be obtained by contacting Summit Client Service on 1800 622 772.
  - Electronic funds transfer (EFT) – Please call Summit Client Service on 1800 622 772 to find out how to obtain your 9-digit EFT account number and pay by EFT.
  - Cheque made payable to: 'Summit' (include member name and number).

Address: Summit Client Service  
GPO Box 2754  
MELBOURNE VIC 3001

If you have any questions, please contact Summit Client Service on 1800 622 772.

Yours sincerely

**Darryl Mackay**

Director – N.M. Superannuation Proprietary Limited

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# Employer superannuation contribution advice

## INSTRUCTIONS/CHECKLIST

- |   |                               |
|---|-------------------------------|
| 1. Use this form whenever ad hoc contributions are made.  | <input type="checkbox"/> Done |
| 2. Please complete all sections of this form in BLOCK LETTERS. A copy should go to the member(s). | <input type="checkbox"/> Done |
| 3. Enclose additional documents if requested.   | <input type="checkbox"/> Done |
| 4. Please make cheque payable to Summit.  | <input type="checkbox"/> Done |
| 5. Mail this form with a cheque to Summit Service, GPO Box 2754 MELBOURNE VIC 3001.               | <input type="checkbox"/> Done |
| 6. Fees for additional contributions will be charged as most recently agreed.                     | <input type="checkbox"/> Done |

## 1. MEMBER DETAILS

Please include full member number(s) (eg 0012345-D2-01)

<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Member 1	Member number
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Member 2	Member number
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Member 3	Member number
<input type="text"/>	<input type="text"/> - <input type="text"/> - <input type="text"/>
Member 4	Member number

## 2. CONTRIBUTION DETAILS

Employer contribution	Member 1	Member 2	Member 3	Member 4
Superannuation Guarantee	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Employer additional	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Salary sacrifice	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Personal Contributions				
Personal contribution*	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Eligible spouse	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Rollover or transfer (Please attach a copy of the rollover statement or transfer documentation)	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total</b>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<b>Total amount deposited by cheque</b>	\$ <input type="text"/>			

\* If the member(s) intend to claim a deduction for personal superannuation contributions, they must provide the Trustee valid notice of their intention to claim the deduction. The Trustee is required to acknowledge receipt of the notice and the member(s) must have this acknowledgment before they claim the deduction.

These funds will be invested according to the member(s) existing standing instructions, if provided, otherwise the funds will remain in the member(s) working cash account. If they wish to change these investment instructions, they will need to complete a new investment authority.

## 3. FORWARDED BY

<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of person forwarding this form	Contact number	Date

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**redefining /**  
financial services

To be attached to your standard choice form

### Letter of Compliance – Generations Personal Super Plan

Australian Business Number (ABN) 92 381 911 598  
Superannuation Product Identification Number (SPIN) NMM0008AU

To whom it may concern

**Re: Wealth Personal Superannuation and Pension Fund – Statement of Compliance  
Superannuation Industry (Supervision) Act 1993 (SIS Act)**

As the Trustee of the above superannuation fund ('Fund'), we are pleased to certify that:

1. The Fund is a Resident Regulated Superannuation Fund under the SIS Act.
2. We have no reason to believe that the Fund will not comply with the SIS Act and Regulations.
3. The Fund is not subject to a direction under Section 63 of the SIS Act.
4. We accept the following types of contributions:
  - personal contributions
  - spouse contributions
  - government co-contributions
  - employer compulsory contributions (Superannuation Guarantee and Award)
  - additional regular employer contributions
  - salary sacrifice (before tax) contributions
  - special employer contributions.
5. We can accept payments into the Fund in the following ways:
  - BPAY\* – Your BPAY contribution reference number and biller code can be obtained by contacting Summit Client Service on 1800 622 772.
  - Electronic funds transfer (EFT) – Please contact Summit Client Service on 1800 622 772 to find out how to obtain your 9-digit EFT account number and pay by EFT.
  - Cheque made payable to: '**Generations Personal Super**' (include member name and number)  
Address: Summit Client Service  
GPO Box 2754  
MELBOURNE VIC 3001

If you have any questions, please contact Summit Client Service on 1800 622 772.

Yours sincerely

**Darryl Mackay**  
Director – N.M. Superannuation Proprietary Limited

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### Instructions/Checklist

- 1 Use this form whenever ad hoc contributions are made.  Done
- 2 Please complete all sections of this form in BLOCK LETTERS. A copy should go to the member(s).  Done
- 3 Enclose additional documents if requested.  Done
- 4 Please make cheque payable to Generations.  Done
- 5 Mail this form with a cheque to Summit Service, GPO Box 2754, MELBOURNE VIC 3001.  Done
- 6 Fees for additional contributions will be charged as most recently agreed.  Done

### 1 Member details

Please include full member number(s) (eg 0012345-L2-01)

	□	□	□	□	□	□	-	□	□	-	□	□
Member 1	Member number											
	□	□	□	□	□	□	-	□	□	-	□	□
Member 2	Member number											
	□	□	□	□	□	□	-	□	□	-	□	□
Member 3	Member number											
	□	□	□	□	□	□	-	□	□	-	□	□
Member 4	Member number											

### 2 Contribution details

<b>Employer contribution</b>	Member 1	Member 2	Member 3	Member 4
Superannuation Guarantee	\$	\$	\$	\$
Employer additional	\$	\$	\$	\$
Salary sacrifice	\$	\$	\$	\$
<b>Personal contributions</b>				
Personal contribution*	\$	\$	\$	\$
Eligible spouse	\$	\$	\$	\$
<b>Rollover/transfer</b>				
(Please attach a copy of the rollover statement or transfer documentation)	\$	\$	\$	\$
<b>Total</b>	\$	\$	\$	\$
<b>Total amount deposited by cheque</b>	\$			

\* If the member(s) intend to claim a deduction for personal superannuation contributions, they must provide the Trustee valid notice of their intention to claim the deduction. The Trustee is required to acknowledge receipt of the notice and the member(s) must have this acknowledgment before they claim the deduction.







These funds will be invested according to the member(s) existing standing instructions if provided, otherwise the funds will remain in the member(s) working cash account. If they wish to change these investment instructions, they will need to complete a new investment authority.

### 3 Forwarded by

	( )	/ /
Name of person forwarding this form	Contact number	Date

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## Information and enquiries

 Freecall International	<b>1800 655 655</b> +61 3 8688 7151	 Email	summitenquiry@axa.com.au
 Facsimile	1800 780 081	 Client website	<b>www.summitservice.com.au</b>
 Postal address	GPO Box 2754 MELBOURNE VIC 3001	 Adviser website	<b>www.summitonline.com.au</b>

### **Important information**

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