



Name: _____

SAVINGS PLAN

Name of Fund: _____

Policy Number: _____

Amount: \$ _____ p.a.

Type of Fund: _____

Amount per frequency: \$ _____

Next Payment Date: ____ / ____ / ____

Current payment method: _____

Frequency: Weekly Fortnightly Monthly

Payment method to be used (please tick the appropriate box):

- EFT** - If Remunerator can pay DIRECT to Supplier electronically either weekly, fortnightly or monthly
- DIRECT CREDIT** - If the Supplier has either a weekly, fortnightly or monthly electronic deduction from your bank account (NOT credit card)
- REIMBURSEMENT** - If you pay the Supplier by cash, cheque or credit card

Employee's Signature _____

Date ____ / ____ / ____

SUBSTANTIATION REQUIRED

Investment Declaration PLUS:

(a) EFT

documentation from Supplier specifying the following details:

- amount per period
- frequency of payments
- date payment due
- supplier's bank account & BSB number where the payments are to be deposited

(b) Direct Credit

documentation specifying the following details:

- amount per period
- frequency of payments
- date payment due
- employee's bank account & BSB number where the payments are to be deposited
- copy of Investment Policy document

(c) Reimbursement (applicable for ALL payments)

a copy of the receipt attached to a "Reimbursement Claim Form" at time of claim.

Investment Bond / Trust Declaration

Where you elect to package contributions into a non-superannuation investment, you need to be aware that you cannot regularly access these savings for general benefit expenses as there is a real possibility that the Australian Tax Office (ATO) may view this as a form of tax avoidance, rather than a genuine expense paid for by your employer.

It is an unacceptable practice from the ATO's point of view to use your salary package to build a credit in a savings account or investment and then draw down on it simply to provide cash.

The package of CASH in any form is a totally unacceptable practice. In effect the ATO's attitude is that this is equivalent to receiving Take Home Pay and avoiding P.A.Y.E. tax in the process. The ATO is diligent in taking action against such practices.

The following declaration is for you to sign confirming you understand that any investments made through your package will not be accessed for a minimum of 2 years (except in the event of a genuine emergency) from the date of the contribution.

Significant penalties can apply for supplying the ATO with false or misleading information.

<p>I.....</p> <p>Understand that the following investment(s) made on my behalf through my salary package are for bona-fide savings purposes and I will not access the funds in them for a minimum of</p>
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Employee's Signature _____

Date ____/____/____



two years from the date of contribution.

Investment.....Amount\$.....Date.../.../...

Investment.....Amount\$.....Date.../.../...

Investment.....Amount\$.....Date.../.../...

Investment.....Amount\$.....Date.../.../...

Employee's Signature _____

Date ____/____/____