Application for spouse membership of the Goldman Sachs & JBWere Superannuation Fund

About this form

If you are a:

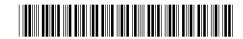
- Contributing spouse (i.e. the Goldman Sachs or JBWere employee who will pay contributions on behalf of his or her spouse) please complete Step 1 of the form only.
- Eligible spouse (i.e. the person for whom contributions will be made) please complete Steps 2 to 7.

To find relevant information when completing this form, refer to the Product Disclosure Statement (PDS) for each section.

Once you've finished the form, don't forget to sign it and return it to your employer.

If you're unsure of your decisions, we recommend that you see a licensed financial adviser.

Step 1 – Complete Contribut	ion Options – Contributing spouse
Please print in black or blue pen, in uppercase, one character per	box. A
Title Mr O Mrs O Ms O Miss O Other	Date of birth / / / / / / / / / / / / / / / / / / /
Given names	
Surname	
Membership number	
On behalf of my Eligible spouse, I will contribute:	(Select the appropriate option)
\$ each pay period by way of payroll de	eduction
○ AND ○ OR	
On an irregular basis by a direct lump sum paymen	t to the Fund
(Contact the Helpline on 1800 025 026 or visit the Fund on behalf of your spouse form to make irregular, lum	d website www.gsjbw.superfacts.com for a Making a contribution up sum payments to the Fund).
By signing this form as the contributing spouse:	
 I acknowledge that any such contributions I make to cannot be repaid to me. 	the Fund are for the benefit of my spouse (the "eligible" spouse) and
•	nin the meaning of relevant Government legislation (as set out in the
I will advise the Trustee if my nominated spouse ceas	es to be my spouse within the meaning of that legislation or, if between it least 40 hours within 30 consecutive days during the financial year in
I confirm that I am not entitled to a tax deduction for	•
• I have attached an initial contribution of \$2,000 to o	
Signature	Date
X	



Step 2 – Complete personal details – Eligible Spouse
Title Mr Mrs Ms Miss Other Date of birth / / / / / Given names
Surname Control Contro
Home address
Suburb State Postcode
Daytime Telephone Fax
E-mail - see note below
Providing your email address The Trustee will provide information such as annual reports, member statements, exit statements and notices of any material changes
or occurrence of significant events electronically. If you do not wish to receive this information electronically, you will need to log in to the secure section of the Fund website www.gsjbw.superfacts.com and go to Personal details>Your current details>
Your communication preferences>Update your current details to change your communication type to 'Post' where required.
Step 3 – Confirm your employment status (N/A if under age 67)
This section should be completed by the member receiving the contributions if they are aged 67 years or over. You must be gainfully employed on at least a part-time basis during the financial year in which the contribution is made. Gainfully employed means employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment. On at least a part-time basis means you worked at least 40 hours within 30 consecutive days in that financial year.
Personal Contributions You can make personal contributions (after-tax, including contributions for which you intend to claim a tax deduction) if you're less than age 67, regardless of your employment status. If you're aged 67 or older but under age 75, you can only make personal contributions if you've been gainfully employed for 40 hours within 30 consecutive days in the financial year the contributions were made (known as the Work Test).
Spouse Contributions To accept spouse contributions to your behalf you need to be aged between 67 and 74 and be gainfully employed for 40 hours within 30 consecutive days in the financial year the contributions were made.
From 1 July 2019 you may be eligible for a Work Test Exemption. To be eligible you need to have:
 satisfied the Work Test in the financial year preceding the year in which you made the contribution a total super balance of less than \$300,000 (in all my superannuation funds) at the end of the previous financial year not previously utilised the Work Test Exemption.
✓ (Select one option)
I have been gainfully employed for a minimum of 40 hours within 30 consecutive days this financial year with one or more employers.
I wish to claim the Work Test Exemption as I am of the required ages as per explained above, have met the Work Test in the financial year preceding the financial year in which I made this contribution, had a total superannuation balance of less than \$300,000 (in all my superannuation funds) at the end of the previous year and have never claimed a Work Test Exemption previously.



Step 4 – Contributions

If you would like to make your own contributions then contact the Helpline on 1800 025 026 or visit the Fund website **www.gsjbw.superfacts.com** for an **Application to make lump sum contribution** form.

require you to provide other evidence before your insurance cover commences. Refer to the Insurance Guide in the PDS

section of the Fund website www.gsjbw.superfacts.com for more details.

Step 6 – Nominate your beneficiaries

Who'll get your super if you die while you're in the Goldman Sachs & JBWere Superannuation Fund?

You can make a **binding death benefit nomination**. A binding death benefit nomination is a nomination by you of the person or persons to whom you wish your benefit to be paid in the event of your death. Provided that the nomination is valid, the Trustee will pay the benefit as nominated. To do this, you need to complete a binding death benefit nomination form available from the Super Helpline on 1800 025 026 or the Fund website **www.gsjbw.superfacts.com**.

If you do not make a binding death benefit nomination, the Trustee determines to whom your death benefit is paid and the proportions in which it is paid to each person (if the Trustee determines to pay your benefit to more than one person). You can make a **non-binding death benefit nomination** at any time which will be taken into consideration by the Trustee. To do this please complete the following.

Should I die while a member of the Fund, I'd prefer my death benefit to be paid to the following people in the proportions shown.

Name		1
Relationship to you*	Proportion of payout	%
Name		
Relationship to you*	Proportion of payout	%
Name		. —
Relationship to you*	Proportion of payout	%
Name		
Relationship to you*	Proportion of payout	%
Name		1
Relationship to you*	Proportion of payout	%
relationship to you	TOTAL 1 0 0	0/2

* Must be a Dependant or be your legal personal representative (the executor of your Will), if you wish to have your benefit payable to your estate.

A Dependant is defined as:

- 1. your spouse, regardless of gender, including by a de facto relationship or a registered relationship under a law of State or Territory,
- 2. your children including step-children, adopted children, your spouse's children,
- 3. any other person who the Trustee considers is wholly or partially dependent on you at the time of death, and/or
- 4. any person you have an interdependency relationship with. Two people (whether or not related by family) have an interdependency relationship if:
 - they have a close personal relationship; and
 - they live together; and
 - one or each of them provides the other with financial support; and
 - one or each of them provides the other with domestic support and personal care.

An interdependency relationship will also exist between two people if they have a close personal relationship but do not meet the other criteria as listed above because either or both of them suffer from a physical, intellectual or psychiatric disability.



Step 7 – Provide your tax file number
Don't pay more tax than you have to – let us know your tax file number. Your tax file number is confidential and you don't have to give it to the Goldman Sachs & JBWere Superannuation Fund. It is not an offence to not provide your tax file number. However, you may pay more tax than you have to if you don't supply it.
My tax file number is:
In line with the Superannuation industry (Supervision) Act 1993, the Trustee of the Goldman Sachs & JBWere Superannuation Fund is authorised to ask for your tax file number. The Trustee will only use your tax file number for lawful purposes. These purposes may change in the future if there are changes to legislation.
The Trustee may pass your tax file number to any other super fund or account to which your super is transferred in the future unless you request in writing that this not be done. By providing your tax file number:
 the Trustee will be able to accept all types of contributions made by or for you (some limits may apply) you can avoid paying tax at a higher rate than would otherwise apply on your contributions
 you can avoid paying tax at a higher rate than would otherwise apply on your benefit, and it will be easier for you to find your super in the future and ensure that you receive all of your super benefits when you retire. Choosing not to provide your tax file number is not an offence. However, if you don't provide your tax file number now or in the future:
• the Trustee will only be able to accept contributions made for you by your employer. No other contributions, for example, after-tax contributions, can be accepted
 you may pay more tax on contributions made for you by your employer. In some circumstances you may be able to claim back this additional tax, however time limits, fees and other rules may apply
 you may pay more tax on your super benefit than you would otherwise (although you can claim this back when you lodge your tax return).
Step 8 – Sign the form – Eligible Spouse
Don't forget to return this form to your employer. You may like to make a copy for your records.
To be completed by the Eligible Spouse. This is the person for whom contributions are to be made. By signing this form I:
 acknowledge that I have received all information I require in order to exercise the choices I have made. apply to be a spouse member of the Goldman Sachs & JBWere Superannuation Fund.
 accept that I will be bound by the provisions of the trust deed and rules which govern the operation of the Goldman Sachs & JBWere Superannuation Fund.
• understand that my personal information will be collected, used and disclosed by the trustee to provide and manage my super. Without this information the Trustee may not be able to provide my super and choices. For this purpose, my personal information may pass between the Trustee of the Goldman Sachs & JBWere Superannuation Fund and its administrator, professional advisers, insurers, government bodies, my employer and other parties as required, including the Trustee of any other super fund that my super is transferred to.
• I understand that my personal information may be disclosed to service providers in another country, including to the administrator's processing centre in India. I understand that the Trustee's Privacy Policy available on the fund's website explains how I can access my personal information, seek correction of my personal information and complain about the handling of my personal information.
• acknowledge that if I've provided my email address details in this application form, the Trustee may, at its discretion, use that email address to send information, including any annual reports, member and exit statements and notices of any material
 changes or the occurrence of significant events, by electronic means. acknowledge that I have read and understood the attached Product Disclosure Statement and agree to be bound by it.
Signature Date
X
Fa
Employer use only section (If you use Mercer Spectrum you only need to sign the form below, other details are provided through Mercer Spectrum). Employer name

Payroll number

Date

Category of membership

Date Eligible spouse joined Fund