

MAKING THE MOST OF YOUR SUPER

5 THINGS TO THINK ABOUT BEFORE THE EOFY



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MAKE A VOLUNTARY CONTRIBUTION (PRE-TAX)

Consider boosting your super by making before-tax contributions via salary sacrifice and benefitting from tax savings.

Start saving now and you can get the added benefit of compounding interest - earn interest on not only the money in your account, but on the interest you have already earned*.

Simply fill in the form [here](#) and submit it to your employer.

Note: annual [limits](#) apply



MAKE A LUMP SUM CONTRIBUTION (PRE OR POST TAX)

If you have some extra money in your budget or spare funds to invest consider topping up your super with it before 30 June.

Simply fill in the form [here](#) and send it, with your contribution to the Fund.

This form (Step 2) allows you to select the tax treatment of your contribution. To have your contribution treated as a concessional (pre-tax) you must submit an [ATO notice](#).

Note: annual [limits](#) apply



BENEFIT FROM SPOUSE CONTRIBUTIONS

If you or your spouse do not work or work part-time earning a low income you may both be able to benefit from spouse contributions/tax offsets.

You can [split](#) before-tax contributions from your account with your spouse or [make additional contributions](#) to your spouse's account.

DID YOU KNOW?

If you're an active member your Spouse may be eligible to [join](#) the Goldman Sachs & JBWere Fund.



CHECK FOR MULTIPLE SUPER ACCOUNTS

You can check where your super is by using [ATO online services](#) through [myGov](#).

If you would like to consolidate your other accounts into your Goldman Sachs & JBWere Superannuation Fund account you can do so [online](#), or over the phone.

Before combining your super you should consider whether this is right for you and check for any fee or insurance implications^.



CHECK YOUR INSURANCE COVER

Know your cover! Check your cover online or request your cover details from us.

DID YOU KNOW?

Effective 1 July 2019, if you have not contributed to your account for >16 continuous months, your cover may be switched off. Making a contribution will mean your cover continues, however you can [opt-in](#) to have your cover continue regardless.

To find out how to manage this please contact us.

^Before combining your super you should consider whether this is right for you and check if you will be charged any fees. You should also check the impact on any insurance arrangements (such as loss of insurance) or other benefits. See ASIC's MoneySmart [website](#) for further information.

**Please note that past performance is not a guide to future performance.*



Important Note:

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