

15 July 2019

<Mailing name >
<Address Line 1>
<Address Line 2>
<Address Line 3>
<suburb> <state> <postcode>

<Product name>
Account number: XXXX

Did you know you may be eligible to claim a tax deduction?

Dear <firstname>

During the 2019-20 financial year, you made personal super contributions to your account of \$<contribution amount>. You may be eligible to claim a tax deduction on some or all of this money.

You can check your eligibility with the ATO or your financial adviser.

How do you claim a tax deduction?

Follow these three steps to claim a tax deduction for a contribution:

1. Complete the enclosed *Notice of Intent* form and return it to us **before** you lodge your tax return or by 30 June 2021 (whichever is earliest).
2. Wait until you receive a letter from us.
3. Claim the deduction in your tax return.

How much can you claim?

If you want to claim a tax deduction for the full amount of the contributions, as well as meeting the above timeframes, you must send us the *Notice of Intent* form before you:

- make a withdrawal from your account or roll it over to another super fund (including rollovers to pay for insurance premiums in another super fund)
- start receiving an income stream (for example an allocated pension) from your account
- lodge a super contributions splitting application
- request a determination under the First Home Super Saver Scheme
- close your Colonial First State account

If you've already withdrawn or rolled over some money from the account your contribution was made to, you may still be able to claim a tax deduction – however the amount you're able to claim will be reduced.

However, if you've already started to receive an income stream with any amount from your account, you can no longer submit a valid notice or claim a tax deduction for any amount of the contribution.

Things to remember

No action is required by you if you have already submitted a *Notice of Intent* form for the 2019-20 financial year.

If you claim any personal super contributions as a tax deduction, these will be 'concessional contributions'. The total of all your concessional contributions made during the financial year cannot exceed your \$25,000 concessional contributions cap, otherwise you may have to pay extra tax. Any contributions you receive such as superannuation guarantee and salary sacrifice contributions are also concessional contributions and count toward your \$25,000 concessional contributions cap. Your basic concessional contributions cap is \$25,000 per financial year. However, where your total superannuation balance is less than \$500,000 just prior to the start of a financial year, your available concessional cap for that financial year is increased by any unused concessional cap amounts from the previous five financial years (excluding unused cap amounts from before 1 July 2018).

We're here to help

If you have any questions about claiming your tax deduction, please speak to a financial or tax adviser, or call us on <13 13 36> <1300 654 666>.

Yours sincerely

**Scott Henricks**

General Manager, CFS Operations

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Taxation considerations are general and based on present taxation laws and may be subject to change. You should seek independent, professional tax advice before making any decision based on this information. Colonial First State is also not a registered tax (financial) adviser under the Tax Agent Services Act 2009 and you should seek tax advice from a registered tax agent or a registered tax (financial) adviser if you intend to rely on this information to satisfy the liabilities or obligations or claim entitlements that arise, or could arise, under a taxation law.