

AFTER 1 JULY, YOU WILL LOSE ALMOST HALF OF ALL SUPER CONTRIBUTIONS PAID FOR YOU (INCLUDING THOSE YOU PAY BY SALARY SACRIFICE) UNLESS YOU ACT NOW

Here's the problem. Under the Government's new rules for super funds, you will be penalised if we don't have your Tax File Number on record:

- **Tax at 46.5%** - all employer and salary sacrifice contributions paid for you will have to be taxed at the highest personal tax rate plus Medicare Levy; and
- **No personal contributions allowed** – we will have to reject any after-tax contributions you make and you won't be eligible for a Government co-contribution on those contributions.

Here's the solution. All you have to do is give us your Tax File Number (TFN) as soon as possible. It's as simple as that!

If we have your TFN recorded at 1 July 2007, then:

- employer and salary sacrifice contributions will be taxed at only 15% as usual; and
- we can accept personal after-tax contributions.

Please read the enclosed form for more details.

Four ways to give us your TFN:

1. The easy way – just ring us toll-free on 1800 200 801 and tell us your 9-digit TFN. It's on your last tax return but, if you can't find it, let us know and we'll help you to get it from the Tax Office.
2. Another easy way – send us an email at super@combinedfund.com.au telling us your name, address, date of birth and TFN.
3. The almost as easy way – complete the attached form and fax it to us at (03) 9640 0787.
4. The other way – complete the form and send it to us in the enclosed reply-paid envelope.

Whatever you do, don't leave it until the last minute. If we don't have your TFN recorded by 1 July, the Government demands that you be penalised.

If you have any questions, please let us know.

Notice prepared by Group Benefits Pty Ltd
On behalf of the Trustee of Combined Fund

April 2007