



# IOOF ESSENTIAL

30 November 2019

## Tax File Number (TFN) Notification

Please complete these instructions in BLACK INK using CAPITAL LETTERS and ✓ boxes where provided.

**Please note:** Before providing your TFN, please ensure that you read the information below, which outlines important information regarding the collection of your TFN.

### Step 1: Client details

Account number

Title (Dr/Mr/Mrs/Ms/Miss)  Surname

Given name(s)

Residential address

Suburb  State  Postcode

Date of birth  /  /

### Step 2: Tax file number

Tax file number

### Step 3: Client declaration

I have read and understood the way in which the Trustee / Service Operator may use my TFN.

I understand that any personal information provided in this form will be handled in accordance with the Trustee/Service Operator's privacy policy, available at [www.ioof.com.au/privacy](http://www.ioof.com.au/privacy).

Client full name

Client signature  Date  /  /

## TFN Notification – Important Information

### IOOF Essential Super and IOOF Essential Pension

#### What if the Trustee does not hold your TFN?

If we do not hold your TFN, by law we will be unable to accept contributions from you. This includes all spouse and personal contributions (please note all personal contributions are treated as not deductible until you notify the Trustee to change their status to deductible). If you make personal or spouse contributions and have inadvertently not provided the Trustee with your TFN, the contributions will not be credited to your account and must be refunded to you within 30 days (less any permissible deductions) unless you provide your TFN in the meantime.

#### What will the Trustee use your TFN for?

Under superannuation law, the Trustee is required to ask you for your TFN. If you provide your TFN to us, we will only use it for legal purposes such as providing it to the Australian Taxation Office (ATO) for the purpose of calculating any excess contributions tax, providing it to another superannuation provider if your account balance is rolled over (unless you ask us not to), identifying your superannuation benefits where other information is insufficient or calculating tax on benefit payments you may be entitled to. It may also be difficult to find your superannuation benefits if you change address without notifying your fund or to amalgamate any multiple superannuation accounts. These purposes may change in the future.

#### What if you do not want to provide your TFN?

It is not an offence if you choose not to provide your TFN but providing it has advantages, including:

- we will be able to accept all permitted contributions
- other than the tax that may ordinarily apply, you will not pay more tax than you need to; and
- it will be easier to find different super accounts in your name.

**For more information, please contact us or the ATO Superannuation Helpline on 13 10 20.**

### IOOF Essential Investment

#### Tax Office notifications

You are not required to quote your TFN or claim an exemption from providing a TFN. However, if you are an Australian resident for taxation purposes and a TFN is not provided or an exemption is not claimed, we are required by law to withhold tax at the top marginal tax rate plus the Medicare Levy from any income distributions and interest payments through IOOF Essential.

#### Please forward all correspondence and enquiries to

**Post:** IOOF Essential  
Reply Paid GPO Box 264, Melbourne VIC 8060

**Email:** [clientfirst@ioof.com.au](mailto:clientfirst@ioof.com.au)

**Telephone:** 1800 913 118

**Web:** [www.ioof.com.au](http://www.ioof.com.au)