

16 July 2020

The Trustees
C/- Abraham Superfund
1501 Bells Line Of Road
KURRAJONG HEIGHTS NSW 2758

Dear Trustees,

Establishment of your Self Managed Superannuation Fund (SMSF)

We are pleased to advise that the Abraham Superfund ("SMSF") has been established. The enclosed information details important information about the establishment and ongoing management of your SMSF.

Establishment Details

Your SMSF has been established and registered with the Australian Taxation Office (ATO). The Fund's Australian Business Number (ABN) and Tax File Number (TFN) are detailed in the Final Establishment Package.

CBA Accelerator Cash Account Details

Your SMSF Bank Account has been established with CBA (known as the CBA Accelerator Cash Account). The CBA Accelerator Cash Account Details should have been sent to you directly by CBA. Your CBA Netbank Login Details should also have been sent to you directly by CBA.

Queries relating to your CBA Accelerator Cash Account

If you have any queries about your CBA Accelerator Cash Account Details, please contact CBA directly on 1800 252 351 (option 2). If you have not received your Netbank login details (if applicable), please contact Netbank directly on 13 222 1.

Please do not contact ESUPERFUND directly in relation to queries about your SMSF CBA Accelerator Cash Account as unfortunately we will be unable to assist with your queries.

CommSec Share Trading Account Details

The CommSec Account Details should have been emailed to you directly by CommSec. To the extent that you have not received the login details, please contact CommSec on 13 15 19 quoting your account number for further information. To login to your Share Trading Account please visit the CommSec website at www.commsec.com.au.

Queries relating to your CommSec Account

If you have any queries about your CommSec Account, please contact CommSec directly on 13 15 19.

Please do not contact ESUPERFUND directly in relation to queries about your SMSF CommSec Account as unfortunately we will be unable to assist with your queries.

More information about trading with CommSec can be found under the "Shares" tab on our website at <https://www.esuperfund.com.au>

Rolling over your existing super

You can now roll over your existing super benefit to your SMSF. A step by step guide on how to rollover your existing superannuation benefits to your SMSF has been enclosed including the necessary ATO Rollover Forms required to rollover your super benefit. The rollover form should be completed and sent to your current superfund for processing. Please do not return the ATO Rollover forms to ESUPERFUND. Additional ATO Rollover forms can be downloaded from our website at www.esuperfund.com.au.

Making a contribution

Your SMSF may also receive Contributions made by Employers on behalf of the Members and Personal Contributions made by Members directly (subject to Contribution Rules and Caps detailed [here](#)):

Re-direct Employer Contributions

If you are employed, you may re-direct your employer contributions into your SMSF. Please find enclosed an ATO Employee Choice (Standard Choice) form to enable your SMSF to receive employer contributions. We have pre-filled the form with your SMSF details. Additional ATO Employee Choice forms can be downloaded from our website at www.esuperfund.com.au.

Make Voluntary Personal Cash Contributions

To make a cash contribution, you simply need to deposit the funds from your personal savings into your SMSF Bank Account.

Make Voluntary Personal In-specie Contributions

You may also transfer an asset directly into the SMSF, known as "In-specie" Contributions. The permissible asset classes and the detailed transfer process can be found on our website [here](#).

Client Portal Login

As a valued client of ESUPERFUND you have access to our Client Login Portal which provides you with all the relevant information and documents relating to your SMSF. An email detailing your Client Login Username and Password was emailed to you when you applied for an SMSF. You can login to your Client Login Portal by clicking the "Client Portal" Tab in the top right hand corner of our website at www.esuperfund.com.au.

If you have forgotten your password, please click on "Forgot Login Details" on the login page and follow the prompts to reset your password.

Inbox

For security reasons, all correspondence from ESUPERFUND will be sent via the Inbox located in your Client Portal. With the Inbox feature, you can:

- ✓ Submit queries and receive responses from ESUPERFUND
- ✓ Attach a document or multiple documents to a query
- ✓ Check on the status of existing queries and respond with additional information
- ✓ Keep all past communication with ESUPERFUND well organised and easy to refer to

Annual Reporting for your SMSF

ESUPERFUND attends to the compliance requirements for your SMSF each and every year. This includes the preparation of Financial Statements, Income Tax return and the Annual Audit.

An Online Checklist will be released in your Client Portal at the end of each Financial Year detailing the information we have for your SMSF and advising what additional information is required from you.

More detail on the compliance process can be found [here](#).

We take this opportunity to welcome you as a valued client and look forward to servicing your ongoing SMSF needs.

Yours Sincerely



Mark Needham
Client Services Manager

Disclaimer

No Advice Express or Implied: The contents of this document are of a general nature only and have not been prepared to take into account any particular investor's objectives, financial situation or particular needs. ESUPERFUND does not provide financial product advice or recommend any financial products either expressly or implied. ESUPERFUND expressly states that it does not recommend, represent as suitable, or endorse any financial product or service available through ESUPERFUND. This applies equally to those financial products which are established for your SMSF when you become a client of ESUPERFUND. Any information provided in relation to any financial product or service available through ESUPERFUND is factual information only about the operation of the account and how data is made available to ESUPERFUND. Where this document refers to a particular financial product then you should obtain a Product Disclosure Statement (PDS) relating to that product and consider the PDS before making any decision about whether to acquire the product. We also recommend that you should seek professional advice (see below) from a financial adviser before making any decision to purchase any financial product referred to in this document. While the sources for the material are considered reliable, responsibility is not accepted for any inaccuracies, errors or omissions.

Seek Professional Advice from a Financial Adviser: ESUPERFUND is a no advice model and does not provide financial, legal or tax advice to clients. We recommend that you seek appropriate professional advice in view of your personal circumstances. A licensed financial adviser will consider your personal situation and make a recommendation suitable to your financial needs. All information detailed in the document is purely factual and is general in nature. Accordingly, you should not rely on it. It should always be remembered that Trustees are legally responsible for all the decisions made even if you obtain advice from a Financial Planner. Whilst a Financial Professional can provide advice and assistance you are ultimately responsible for the Fund.

Fees: Fees relating to operating your SMSF with ESUPERFUND are detailed on our fee page [here](#). When setting up a SMSF it is important to understand that additional fees may apply that must be carefully considered prior to making a decision to setup a SMSF including an ATO Supervisory Levy, Company Trustee Setup Fee (where applicable), and Investment Fees.

Abraham Superfund

FINAL ESTABLISHMENT PACKAGE

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1. Fund Particulars

Your SMSF has been established and registered with the Australian Taxation Office (ATO). The Fund's Australian Business Number (ABN), Tax File Number (TFN), Bank and Trading Account details follow this page.

Fund Establishment Details:

Superannuation Fund Name:	Abraham Superfund
Australian Business Number:	67454124617
Tax File Number:	637834661
Compliance Status:	Registered/Complying*

CBA Accelerator Cash Account Details:

Account Name:	Abraham Superfund
BSB:	067167
Account Number:	26256623

CommSec Share Trading Account Details:

Account Number:	3686298
Login Password:	This information should have been emailed to you directly by CommSec. If you have not received the CommSec login details, please contact CommSec on 13 15 19 quoting the above account number for further information about your account.

* Please note that several days after registration, your SMSF will appear on Super Fund Lookup (<http://superfundlookup.gov.au>) as 'Registered'. A few days later, the Notice (Letter) of compliance will issue and change your SMSF's status to 'Complying'. Please note that all Superannuation Providers and Institutions have been notified by the ATO that the Complying Status: "Registered" can accept transfers or rollovers, direct termination payments and contributions (Personal and Employer). See the checklist enclosed or visit <http://superfundlookup.gov.au/FAQ/SelfManagedSuperFund> for more information about SMSF status.

2. Rolling Over Your Existing Superannuation to Your Self Managed Super Fund

Once your SMSF has been established you will be able to rollover your existing super benefits to your new Self Managed Superfund. You may follow the Rollover process to complete the ATO Rollover Form and provide supporting documentation as required by your current Superfund. A step by step guide and frequently asked questions in relation to the rollover process can be found in this section. Once you have signed the Rollover documentation and collated the supporting documentation required, you will need to forward it to your current Superfund for processing. Please **DO NOT** return the ATO Rollover forms to ESUPERFUND.

Detailed information in relation to Rollovers can be found on our website at www.esuperfund.com.au.

Rollover Process

Step 1

To transfer your existing super benefits to your new Self Managed Super Fund you will need to find out where your super is currently invested. You should be in receipt of annual statements from your current Superfund which should make this task relatively simple.

Step 2

Once you have found out where your super is invested you will need to contact your current Superfund and request that "rollover" paperwork be forwarded to you. Alternatively you can complete the ATO Rollover form enclosed. We have pre-filled most of the required information. Please complete and forward the documentation to your current superfund. Should you require further ATO Rollover forms you can download them from our website at www.esuperfund.com.au.

Step 3

On the lodgement of your Rollover documentation, your current Superfund will process the rollover either by posting a cheque representing your accumulated Superfund benefits or via Electronic Funds Transfer.

To the extent that your current Superfund processes your rollover request via cheque, this cheque will need to be deposited into your CBA Accelerator Cash Account. The account details should have been provided to you by CBA directly. Alternatively, you will find the account details in your Client Portal under menu tab "Profile – Fund Summary".

Please be aware that in some cases your existing Superfund will send the cheque directly to ESUPERFUND at PO Box 401 North Melbourne, VICTORIA 3051 given that we are listed as the Fund Administrator. This should not cause any concern as ESUPERFUND receive dozens of cheques daily from existing Superfunds.

We can confirm that immediately on receipt of the Rollover cheque from your current Superfund, ESUPERFUND will forward the cheque directly to the CBA Bank for depositing on your behalf. The cheque proceeds will in turn automatically appear in your CBA Accelerator Cash Account after several days once the funds have cleared. Please allow at least 7 working days after being informed by your current Superfund that the cheque has been mailed to ESUPERFUND before contacting our office. In most cases the cheque proceeds will have appeared in your CBA Accelerator Cash Account by that time.

Alternatively, to avoid delay as a result of mail delivery, you may request your current superfund to process the rollover via Electronic Funds Transfer. In this case, the rollover will be credited to your bank account directly. Please note that the Rollover fund will require a certified copy of your newly established bank statement or an account opening confirmation letter. Please contact your Rollover fund for further information.

Step 4

Once the Rollover proceeds have been deposited into your CBA Accelerator Cash Account you can invest it. As a trustee of your Superfund you will need to make the investment decisions on behalf of your Superfund.

Frequently Asked Questions - Rollover

To help you with completing the rollover forms to transfer your existing super benefit to your SMSF, please find detailed below answers to the most common queries we receive from clients:

What is my SPIN or MEMBER Number?

Your SMSF does not have a SPIN Number and ideally this field should be completed as "Not Applicable". If however your current Superfund requires this field to be completed, you should answer this question with MEMBER 1 or MEMBER 2 or MEMBER 3 or MEMBER 4 depending on which member the rollover relates to. That is if you have setup a Fund with your Spouse you would be MEMBER 1 and your spouse would be MEMBER 2.

What is my USI?

We advise that the Unique Superannuation Identifier (USI) is not applicable to SMSFs. If you are completing a Rollover request form, ideally the "USI" field should be completed as "Not Applicable".

What is my SMSF SFN?

This number is not relevant and this field should be completed "Not Applicable".

What is my SMSF ABN?

Your SMSF ABN has been issued to your Fund by the Australian Taxation Office (ATO) and is detailed in Section 1 of the documentation above.

How to Request for a Partial Rollover?

It should be noted that where you wish to do a Partial Rollover you will need to contact your current Superfund and request a Partial Rollover Form. The ATO does not have a Partial Rollover Form at this time.

What is the SMSF Address for Correspondence:

The address to send your Rollover Cheque can be your home address or our address (PO Box 401 North Melbourne Victoria 3051).

Please be advised that on the ATO ABR Register which records your Fund details our address is listed as the Fund's address for correspondence. This is necessary as all tax documentation for your Fund must come to our office given we are the Fund's Tax Agent. This documentation is in turn forwarded to you for actioning where required. All non-tax documentation will still be sent directly to your home address.

Given we are listed on the ATO ABR Register your existing Fund may insist that the rollover cheque is forwarded to our postal address. This is acceptable and we will bank the Rollover Cheque into your Fund's CBA Accelerator Cash Account for you immediately upon receipt.

What does "Complying Status: Registered" mean?

When you look up the status of your Fund in the ABR Register the Fund may be listed as a 'Registered' Fund. This means that your Fund:

- Is treated as complying and is eligible to receive rollovers and transfers
- is a regulated Fund, and
- has not been issued with a Notice of Compliance or a Notice of non-compliance.

There is no issue with your Fund having this status. This status means that your SMSF is a Registered Regulated Fund that can accept Rollovers and Contributions.

Please note that all Superannuation Providers and Institutions have been notified by the ATO that notwithstanding that the Fund Status is: “Complying Status: Registered” the Fund can still accept transfers or rollovers, direct termination payments and contributions (Personal and Employer).

What is a Notice (Letter) of Compliance?

Some Superfunds or your Employer may request that you provide a Notice of Compliance before Rolling Over or Contributing to the Fund. Please note that several days after registration, your SMSF will appear on Super Fund Lookup (<http://superfundlookup.gov.au/>) as 'Registered'. A few days later, the Notice (Letter) of compliance will issue and change your SMSF's status to 'Complying'.

As detailed above you will still be able to rollover your Super without the Notice (Letter) of Compliance. If your existing Fund advises that a “Notice (Letter) of Compliance is required to rollover your super, you must advise them that this is not the case. In the event they continue to refuse to rollover your super a complaint must be lodged in accordance with your Existing Superfunds Financial Services Guide (FSG) or directly to the Australian Financial Complaints Authority on 1800 931 678 or <https://www.afca.org.au/>.

Trust Deed

In some cases your existing Superfund will request that you provide them with a copy of your SMSF Trust Deed or extracts of that Deed. The Trust Deed was provided to you as part of the SMSF Establishment Documentation. As the Trustees you are required to sign and retain the documentation for your reference.

Alternatively, you can locate your Fund's Trust Deed on your Client Portal under menu tab “Documents”.

Life Insurance

Whilst it is optional, if you set up a SMSF, you should ensure that you have adequate life insurance in case you die or you are unable to work because of an illness or accident. Most APRA regulated super funds offer life insurance benefits up to a certain level if you die or you are unable to work because of an illness or accident at a low cost because they can buy group policies at discounted rates. You may need to consider additional costs for insurance when comparing the benefits of a SMSF with your existing Fund.

ESUPERFUND offer a non-compulsory Insurance Service with AIA under the Insurance section of our website. You can obtain a quote easily online enabling you to compare Insurance Premiums payable if you insure via a SMSF versus insuring through your current Fund. For more information please visit the Insurance Section of our website at www.esuperfund.com.au.



Completing the form *Rollover initiation request to transfer whole balance of superannuation benefits to your self-managed super fund*

By completing this form, you will request the transfer of the **whole** balance of your super benefits to your self-managed super fund (SMSF). This form can **not** be used to transfer part of the balance of your super benefits.

You can only use this form to transfer your super benefits to an SMSF. For transfers to funds other than an SMSF, you must use the form *Request form for transfer of whole of balance of superannuation benefits between funds* (NAT 71223).

This form will **not** change the fund to which your employer pays your contributions – the *Standard choice form* must be used by you to change funds.

BEFORE COMPLETING THIS FORM

- Read the important information below.

WHEN COMPLETING THIS FORM

- Refer to these instructions where a question shows a message like this: 
- Print clearly in **BLOCK LETTERS**.

AFTER COMPLETING THIS FORM

- Sign the authorisation.
- Attach the appropriately certified proof of identity documents.
- Review the checklist below.
- Send the request form to your **FROM** fund.

IMPORTANT INFORMATION

 This transfer may close your account (you will need to check this with your **FROM** fund).

This form can **not** be used to:

- transfer part of the balance of your super benefits
- transfer benefits if you don't know where your super is
- transfer benefits from multiple funds on this one form – a separate form must be completed for each fund you wish to transfer super from
- change the fund to which your employer pays contributions on your behalf
- open a super account
- transfer benefits under certain conditions or circumstances – for example, if there is a super agreement under the *Family Law Act 1975* in place.

CHECKLIST

- Have you read the important information?
- Have you considered where your future employer contributions will be paid?
- Have you completed all of the mandatory fields on the form?
- Have you signed and dated the form?
- Have you attached the certified documentation including any linking documents if applicable?

WHAT HAPPENS TO MY FUTURE EMPLOYER CONTRIBUTIONS?

Using this form to transfer your benefits will not change the fund to which your employer pays your contributions, and may close the account you are transferring your benefits **FROM**.

If you wish to change the fund into which your employer contributions are being paid, you will need to speak to your employer about super choice. For the appropriate forms and information about whether you are eligible to choose the fund to which your employer contributions are made, visit ato.gov.au or call the Australian Taxation Office (ATO) on **13 10 20**.

THINGS YOU NEED TO CONSIDER WHEN TRANSFERRING YOUR SUPERANNUATION

When you transfer your super, your entitlements under that fund may cease – you need to consider all relevant information before you make a decision to transfer your super. If you ask for information, your super provider must give it to you.

Some of the points you may consider are:

- **Fees** – your **FROM** fund must give you information about any exit or withdrawal fees. If you are not aware of the fees that may apply, you should contact your fund for further information before completing this form. The fees could include administration fees, and exit or withdrawal fees.
- **Death and disability benefits** – your **FROM** fund may insure you against death, illness or an accident which leaves you unable to return to work. If you choose to leave your current fund, you may lose any insurance entitlements you have – other funds may not offer insurance, or may require you to pass a medical examination before they cover you. When considering a new fund, you may wish to check the costs and amount of any cover offered.

WHAT HAPPENS IF I DO NOT QUOTE MY TAX FILE NUMBER (TFN)?

You are not required to provide your TFN to your super fund. However, if you do not provide your TFN, your fund may be taxed at the highest marginal tax rate, plus the Medicare levy, on contributions made to your account in the year, compared to the concessional tax rate of 15%. Your fund may deduct this additional tax from your account.

If your super fund does not have your TFN, you will not be able to make personal contributions to your super account. Choosing to quote your TFN will also make it easier to keep track of your super in the future.

Under the *Superannuation Industry (Supervision) Act 1993*, your super fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The TFN may be disclosed to another super provider when your benefits are being transferred, unless you request in writing that your TFN is not to be disclosed to any other trustee.

TRANSFERRING TO YOUR SELF-MANAGED SUPER FUND

You must use this form to transfer your benefits to your own SMSF.

You should be aware that SMSFs are subject to the same rules and restrictions as other funds regarding when benefits are to be paid out. In particular, super benefits in a SMSF are required to be 'preserved', meaning they are not generally able to be accessed until you are over age 55 **and** retired.

The trustee of your **FROM** fund may be able to request further information from you about your status as a member, a trustee or a director of a corporate trustee of your SMSF. Penalties may apply for providing false or misleading information.

Completing proof of identity

You will need to provide documentation with this transfer request to prove you are the person to whom the super entitlements belong.

ACCEPTABLE DOCUMENTS

The following primary and secondary identification documents may be used:

EITHER

A certified copy of any ONE of the primary photographic identification:

- driver's licence issued under state or territory law
- passport issued by the Commonwealth that has not expired within the past two years

OR

Any ONE of the following non-photographic identification documents:

- birth certificate or birth extract issued by a State or Territory of Australia
- citizenship certificate issued by the Commonwealth
- pension card issued by Centrelink that entitles the person to financial benefits

AND

Any ONE of the following secondary identification documents:

- notice issued by the Commonwealth, or State or Territory government within the past 12 months that records the provision of financial benefits and contains your name and residential address – for example
 - letter from Centrelink regarding a government assistance payment
- notice issued by the ATO within the past twelve months that contains your name and residential address – for example
 - notice of an ATO assessment
- notice issued by a local government body or utilities provider within the previous three months – for example
 - a rates notice from local government.

HAVE YOU CHANGED YOUR NAME OR ARE YOU SIGNING ON BEHALF OF ANOTHER PERSON?

If you have changed your name or are signing on behalf of the applicant, you will need to provide a certified linking document – a linking document is a document that proves a relationship exists between two (or more) names.

The following table contains information about suitable linking documents:

Purpose	Suitable linking documents
Change of name	Marriage certificate, deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office
Signed on behalf of the applicant	Guardianship papers or Power of Attorney

CERTIFICATION OF PERSONAL DOCUMENTS

All copied pages of **original** proof of identification documents (including any linking documents) need to be certified as true copies by any individual approved to do so (see below).

The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping '**certified true copy**' followed by their signature, printed name, qualification – for example, Justice of the Peace or Australia Post employee – and date.

The following people can certify copies of the originals as **true and correct** copies:

- a person enrolled on the roll of a State or Territory Supreme Court or the High Court of Australia as a legal practitioner
- a judge of a court
- a magistrate
- a Chief Executive Officer of a Commonwealth court
- a registrar or deputy registrar of a court
- a justice of the peace
- a notary public officer
- a police officer
- an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- a permanent employee of the Australian Postal Corporation with two or more years of continuous service
- an Australian consular officer or an Australian diplomatic officer
- an officer with two or more years of continuous service with one or more financial institutions
- a finance company officer with two or more years of continuous service (with one or more finance companies)
- an officer with, or authorised representative of, a holder of an Australian Financial Services Licence (AFSL), having two or more years continuous service with one or more licensees
- a permanent employee of the Commonwealth with two or more years continuous service
- a permanent employee of the State or Territory, or State and Territory authority with two or more years continuous service
- a permanent employee of a local government authority with two or more years of continuous service
- a member of the Institute of Chartered Accountants in Australia, CPA Australia, or the National Institute of Accountants, with two or more years continuous membership.

WHERE DO I SEND THE FORM?

You can send your completed and signed form with your certified proof of identity documents to your transferring fund.

➤ MORE INFORMATION

For more information about super, visit the:

- Australian Securities & Investments Commission (ASIC) website at moneysmart.gov.au
- ATO website at ato.gov.au/super

For more information about this form, phone the ATO on **13 10 20**.



Rollover initiation request to transfer whole balance of superannuation benefits to your self-managed super fund

under the *Superannuation Industry (Supervision) Act 1993*

COMPLETING THIS FORM

- Read the important information pages
- Refer to instructions where indicated with a
- This form is only for whole (not part) balance transfers.

AFTER COMPLETING THIS FORM

- Sign the authorisation
- Send form and certified proof of identity documents to either your **FROM** (transferring) fund.

Personal details

Title: Mr Mrs Miss Ms Other **Mr**

*Family name **Abraham**

*Given names **Daniel**

Other/previous names

*Date of birth **07/05/1978**

Tax file number **340 398 424**

Under the *Superannuation Industry (Supervision) Act 1993*, you are not obliged to disclose your tax file number, but there may be tax consequences.

See 'What happens if I do not quote my tax file number?'

*Gender Male Female Indeterminate

Contact phone number **0478768888**

Residential address

*Address **1501 Bells Line Of Road**

*Suburb **KURRAJONG HEIGHTS**

*State/territory **NSW** *Postcode **2758**

Previous address

If you know that the address held by your **FROM** fund is different to your current residential address, give details below.

Address

Suburb

State/territory Postcode

Fund details

FROM (Transferring fund)

*Fund name

Fund phone number

*Membership or account number

Australian business number (ABN)

Unique superannuation identifier

If you have multiple account numbers with this fund, you must complete a separate form for each account you wish to transfer.

PLEASE COMPLETE

TO (Receiving fund)

*SMSF name **Abraham Superfund**

*Fund phone number **0478768888**

Australian business number (ABN) **67454124617**

SMSF bank details

Account name **Abraham Superfund**

BSB **067167**

Account number **26256623**

*Proof of identity See 'Completing proof of identity'

I have attached a certified copy of my primary photographic identification document

OR

I have attached certified copies of **both**:

a primary non-photographic identification document **and** a secondary identification document.

Print form

Reset form

PLEASE SELECT

Authorisation

By signing this request form I am making the following statements:

- I declare I have fully read this form and the information completed is true and correct.
- I am aware I may ask my superannuation provider for information about any fees or charges that may apply, or any other information about the effect this transfer may have on my benefits, and have obtained or do not require such information.
- I confirm that I am a member, trustee or director of a corporate trustee of the SMSF.
- I discharge the superannuation provider of my **FROM** fund of all further liability in respect of the benefits paid and transferred to my **TO** fund.
- I request and consent to the transfer of superannuation as described above and authorise the superannuation provider of each fund to give effect to this transfer.

*Name (Print in BLOCK LETTERS)

Daniel Abraham

*Signature

SIGN & DATE

*Date / /

* Denotes mandatory field. If you do not complete all of the mandatory fields, there may be a delay in processing your request.

3. Employer Contribution & SuperStream

Once your SMSF has been established, you will be able to direct your Employer Contributions to your SMSF. This can be done by completing the enclosed Superannuation (Super) Standard Choice. Once you have completed the Superannuation (Super) Standard Choice Form and collated the supporting documentation required, you will need to forward it to your employer in order to direct your Employer Contribution to your SMSF. Frequently asked questions in relation to this process are detailed in the following section.

All superannuation funds, including SMSFs, must receive contributions from employers electronically in accordance with the SuperStream Standard. SuperStream is a government reform aimed at improving the efficiency of the superannuation system. Under SuperStream, employers must make super contributions on behalf of their employees by submitting data and payments electronically in accordance with the SuperStream Standard. In order for your employer to meet the SuperStream requirements, you will need to provide your SMSF ABN, SMSF Bank Account details, Electronic Service Address (i.e. ESUPERFUND) and your personal TFN to your employer.

Detailed information in relation to SuperStream can be found on our website at www.esuperfund.com.au.

Frequently Asked Questions – Employer Contribution

To help you with completing the Standard Choice Form to transfer your existing super benefit to your SMSF, please find detailed below answers to the most common queries we receive from clients:

What is an Electronic Service Address (ESA)?

Under SuperStream, an Electronic Service Address (ESA) is used to identify all the information relating to the contribution being made by your Employer including the Member Name and the amount of the Contribution.

We are pleased to announce that ESUPERFUND is a registered Messaging Service Provider with the ATO for SuperStream and our ESA is "**ESUPERFUND**". This means that you will need to quote "**ESUPERFUND**" when you notify your employer of your Fund's ESA.

What is my Fund Address and Phone Number?

Please complete the Fund Address as your Personal Residential Address and complete the Fund Phone Number as your Personal Phone Number.

Where should I send the completed Superannuation (Super) Standard Choice Form to?

The ATO Superannuation Standard Choice Form ("Choice Form") once completed must be provided to your new employer and **NOT to ESUPERFUND**.

What is my SPIN or MEMBER Number?

Your SMSF does not have a SPIN Number and ideally this field should be completed as "Not Applicable". If however your current Employer requires this field to be completed, you should answer this question with MEMBER 1 or MEMBER 2 or MEMBER 3 or MEMBER 4 depending on which member the rollover relates to. That is if you have setup a Fund with your Spouse you would be MEMBER 1 and your spouse would be MEMBER 2.

What is my USI?

We advise that the Unique Superannuation Identifier (USI) is not applicable to SMSFs. If you are completing a Standard Choice Form, ideally the "USI" field should be completed as "Not Applicable".

What is SuperStream?

SuperStream is a government reform aimed at improving the efficiency of the superannuation system.

Under SuperStream, employers must make super contributions on behalf of their employees by submitting data and payments electronically in accordance with the SuperStream standard. All superannuation funds, including SMSFs, must receive contributions electronically in accordance with this standard.

ESUPERFUND is a registered Messaging Service Provider for SuperStream.

For more information regarding what we offer and the roles and responsibilities of an SMSF Trustee, please visit our website at www.esuperfund.com.au.

What information do I need to provide to my employer regarding SuperStream?

You will need to provide the following information to your employer in order to meet the SuperStream requirements:

- SMSF ABN
- SMSF Bank Account
- Electronic Service Address
- Personal TFN

We have also enclosed a sample letter in this package for your reference.

How do I provide SuperStream related information to my employer?

You can provide the SuperStream related information to your current employer in any format or by completing the enclosed SuperStream ESA Notification Letter. Alternatively, your current employer may provide you with a form to complete.

If you commence work with a new employer you can complete the ATO “Choice Form” with the above SuperStream details. The “Choice Form” once completed must be provided to your new employer and **NOT to ESUPERFUND.**

Does SuperStream apply to my Self Managed Super Fund?

All superannuation funds, including SMSFs, must receive contributions from employers in the new data and e-commerce standard.

Please note that SuperStream rules do not apply to SMSFs that do not receive contributions or whose contributions are made by a related party.

What should I do if I wish to make Salary Sacrifice Contributions?

You are required to contact your employer directly for this arrangement. The standard choice form is used only to direct your employer contributions to your SMSF.

How does ESUPERFUND know which SMSF member to allocate the Contribution to?

All Contributions made to your SMSF whether in cash or via a transfer of assets must be allocated to an SMSF Member. This is a legal requirement. It is also a legal requirement that each Member be issued with a Member Statement annually detailing their Member Balance movements including contributions made. Typically the Member making the Contribution will be detailed on the Bank Statement. To the extent that the narration on the Bank Statement is insufficient, you will be asked to confirm on whose behalf the contributions have been made using an annual checklist we send to all SMSF clients each year in July. You do not need to send us confirmation at the time each contribution is made. This information is only required annually and we will guide you through the process and prompt you when information is required from you.



For use by employers when offering employees a choice of fund and by employees to advise their employer of their chosen fund.

Section A: Employee to complete

1 Choice of superannuation (super) fund

I request that all my future super contributions be paid to: (place an in one of the boxes below)

The APRA fund or retirement savings account (RSA) I nominate Complete items 2, 3 and 5

The self-managed super fund (SMSF) I nominate Complete items 2, 4 and 5

The super fund nominated by my employer (in section B) Complete items 2 and 5

2 Your details

Name

Employee identification number (if applicable)



Tax file number (TFN)

! You do not have to quote your TFN but if you do not provide it, your contributions may be taxed at a higher rate. Your TFN also helps you keep track of your super and allows you to make personal contributions to your fund.

3 Nominating your APRA fund or RSA

You will need current details from your APRA regulated fund or RSA to complete this item.

Fund ABN

Fund name

Fund address

Suburb/town State/territory Postcode

Fund phone

Unique superannuation identifier (USI)

Your account name (if applicable)

Your member number (if applicable)

Required documentation

You need to attach a letter from your fund stating that they are a complying fund and that they will accept contributions from your employer. Correct information about your super fund is needed for your employer to pay super contributions.

4 Nominating your self-managed super fund (SMSF)

You will need current details from your SMSF trustee to complete this item.

Fund ABN

Fund name

Fund address

Suburb/town State/territory Postcode

Fund phone

Fund electronic service address (ESA)

Fund bank account
BSB code (please include all six numbers) Account number

Required documentation

You need to attach a document confirming the SMSF is an ATO regulated super fund. You can locate and print a copy of the compliance status for your SMSF by searching using the ABN or fund name in the Super Fund Lookup service at <http://superfundlookup.gov.au/>

If you are the trustee, or a director of the corporate trustee you can confirm that your SMSF will accept contributions from your employer by making the following declaration (place an 'X' in the box below):

I am the trustee, or a director of the corporate trustee of the SMSF and I declare that the SMSF will accept contributions from my employer.

If you are not the trustee, or a director of the corporate trustee of the SMSF, then you must attach a letter from the trustee confirming that the fund will accept contributions from your employer.

5 Signature and date

If you have nominated your own fund in Item 3 or 4, check that you have attached the required documentation and then place an 'X' in the box below.

I have attached the relevant documentation.



Signature

Date
Day Month Year
 / /

Return the completed form to your employer as soon as possible.

Section B: Employer to complete

You must complete this section before giving the form to an employee who is eligible to choose the super fund into which you pay their super contributions.

! Sign and date the form when you give it to your employee.

6 Your details

Business name

ABN

Signature

Date

Day Month Year
 / /

7 Your nominated super fund

If the employee does not choose their own super fund, you are required to pay super contributions on their behalf to the fund that you have nominated below:

Super fund name

Unique superannuation identifier (USI)

Phone (for the product disclosure statement for this fund)

Super fund website address

Section C: Employer to complete

! Complete this section when your employee returns the form to you with section A completed.

8 Record of choice acceptance

In the two months after you receive the form from your employee you can make super contributions to either the fund you nominated or the fund the employee nominated. After the two-month period you must make payments to the fund chosen by the employee.

! If you don't meet your obligations, including paying your employee superannuation contributions to the correct fund, you may face penalties.

Date employee's choice is received Day Month Year
 / /

Date you act on your employee's choice Day Month Year
 / /

! Employers must keep the completed form for their own record for five years. **Do not send it to the Australian Taxation Office, the employer's nominated fund or the employee's nominated fund.**

PRIVACY STATEMENT

The ATO does not collect this information; we provide this form as a means for employees to identify and provide necessary information to their employer. An employer is authorised to collect an employee's TFN under the *Superannuation Industry (Supervision) Act 1993*. It is not an offence for an employee not to quote their TFN. However, quoting a TFN reduces the risk of administrative errors and if the employee does not quote their TFN their contributions may be taxed at a higher rate. An employee can get more details regarding their privacy rights by contacting their superannuation fund.

Dear Sir/Madam,

SuperStream Electronic Service Address Notification

The ATO has recently implemented changes to the reporting of employer super contributions.

Please be advised that in accordance with the SuperStream Data and Payments Standards the trustees of Abraham Superfund have subscribed to the ESUPERFUND SuperStream Service.

The SMSF details including the Electronic Service Address (ESA) for all contribution data messages for SMSF are:

Electronic Service Address (ESA)	ESUPERFUND
Fund Name	Abraham Superfund
Fund ABN	67454124617
Fund BSB and Account Number	067167 / 26256623

Please record the above details including the ESA (i.e. ESUPERFUND) in your payroll or clearing-house software.

Please acknowledge this request has been actioned and that all contribution payments made to my SMSF from 1 July 2014 will be provided in a way that is compliant with the standard.

Yours Sincerely,

Daniel Abraham
Member of the Abraham Superfund

4. Bank Details Notification

A letter from the trustees confirming that the Fund will accept rollovers and contributions might be required by your current superfund and/or your employer when you initiate the request for rollovers and/or employer contributions. We have enclosed a pre-populated Bank Details Notification for your convenience. It can be provided to your current superfund and/or your employer to evidence your Fund's eligibility to receive rollovers and contributions upon request.

Abraham Superfund

Bank Details Notification:

(To be provided to your Rollover Superannuation Fund Institution or employer where applicable.)

To whom it may concern

The Trustee(s) of the Fund certify/ies that the Fund:

- 1 Is a resident regulated superannuation fund under the *Superannuation Industry Supervision Act 1993 (SIS Act)*.
- 2 Is a complying superannuation fund within the meaning of section 42A of the SIS Act.
- 3 Is not subject to a direction under Section 63 of the SIS Act and is therefore able to accept employer contributions.
- 4 Is empowered by the Fund's trust deed to receive rolled over or transferred benefits.
- 5 Has received consent to the rollover from the relevant member, as set out below, in accordance with r6.28(i)(b) of the *Superannuation Industry (Supervision) Regulations 1994*.
- 6 Is empowered by the Fund's trust deed to receive employer and personal contributions. The contributions should be made to the Fund's Bank Account as follows:

Bank: CBA
Account Name: Abraham Superfund
BSB Number: 067167
Account Number: 26256623

Date: 01 July 2020

Sign: _____
Trustee Name: Daniel Abraham