

## Application to become a Member

This Application Form contains undertakings which must be made by you. It is also accompanied by the Product Disclosure Statement relevant to the fund contained in Annexure A.

### Part 1 Application and undertakings

- I apply to become an initial member of this fund under the trust deed.
- I make each of the following undertakings:
  - I am not in an employment relationship with another member.
  - I am not a disqualified person under superannuation law from being a trustee of the fund.
  - I will comply with the trust deed.
  - Upon request, I will fully disclose in writing any information required by the trustee in respect of my membership of the fund. This includes disclosing:
    - Any circumstance which may lead to my entering into an employment relationship with any other member of the fund who is not also a relative of mine.
    - That I may become disqualified under superannuation law from being a trustee of the fund.
    - Any information in relation to my medical condition.
- I will act as a trustee of the fund.
- I understand the trust deed, particularly its terms concerning the benefits payable under it, and I have read and understood the attached Product Disclosure Statement, annexed and marked 'A'.
- I have read and understand the prescribed information relating to the collection of Tax File Numbers by the trustees of superannuation funds.

I attach a completed ATO Individual Tax File Number Notification form.

Applicant name	Janet Kathryn Ross
Applicant address	6 Cheval Place, Canning Vale WA 6155
Applicant occupation	Administration Officer
Date of birth	26 August 1954
Applicant place of birth	Subiaco, Western Australia

## **Part 2 Death benefit arrangements**

This part of the member's application form is blank because the member elected to 'do nothing'.  
When they are ready, the member can consider:

- a death benefit nomination (either binding or non-binding); or
- a Death Benefit Agreement which is binding and "permanent" until the member replaces or revokes it.

In either case, the member;

- could prepare the form of those documents using the relevant pro-forma in the schedules to the Fund's deed (if they're comfortable doing so); or
- could order those documents from the person or organisation who arranged this document for them.

**Part 3 Provision of member's tax file number to regulated superannuation fund**

To the trustees of the The P & J Ross Super Fund.

I have been informed of the reasons why my TFN is sought by the fund.

My TFN is 629809710.

Date: 3<sup>rd</sup> December 2010

Signed: Janet K Ross  
Janet Kathryn Ross

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## Important information about providing your tax file number (TFN) to the fund

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**Under the *Superannuation Industry (Supervision) Act 1993*, the fund is required to request your TFN. Your TFN is confidential: you don't have to provide it.**

### **What your TFN may be used for**

If you provide your TFN, it will be used for legal purposes only. The purposes for which your TFN may be used may change in the future. At present, they include:

- searching for other benefits that may exist for you in the fund;
- calculating reduced tax rates on eligible termination payments (ETPS) when benefits are paid;
- reporting payments to ATO for reasonable benefit limits (RBL) purposes;
- reporting contributions to ATO for contributions tax (surcharge) purposes which may not otherwise be subject to the surcharge;
- passing to other regulated superannuation fund, ADFs and RSAs if your benefits are rolled over. You may revoke this authority later in writing;
- passing on with other details if you become lost and your benefits are paid to the ATO as unclaimed money.

### **What might happen if you don't provide your TFN**

If you do not provide your TFN, the following may happen:

- other benefits existing for you in the fund may be more difficult to locate and amalgamate;
- higher tax rates may apply to ETPs paid to you. (This may be recovered with lodgement of your next income tax return);
- your benefits may be subject to an extra 15% contribution tax (surcharge). This may be reclaimed on application to the ATO;
- your TFN will not be passed to other regulated superannuation funds, ADFs and RSAs if your benefits are rolled over;

your benefits may be more difficult to locate if benefits are paid to the ATO as unclaimed money.

**Annexure A**

**Product Disclosure Statement**

**The P & J Ross Super Fund**

Janet Kathryn Ross

6 Cheval Place

Canning Vale, WA, 6155

***Here you need to attach a copy of the Product Disclosure Statement in Schedule 6 to the Deed.***