



 Print whole section

# Super member contributions statement for 2012–13 to 2017–18 financial years

Super member contributions statement form (NAT 74656) for providers to report information, 2012–13 to 2017–18.

**Last updated** 12 October 2018

Instructions and form for super providers and suppliers with no more than 20 members. Only use this version of the *Super member contributions statement* (NAT 74656) to report member information for the 2012–13 to 2017–18 financial years.

## Next steps:

- Download the [Super members contribution statement for 2012–13 to 2017–18 financial years \(PDF 404KB\)](#)  form .
- Refer to the [instructions](#) to complete this form.

**Note:** If you have more than 20 members, you must lodge all member contributions statements (MCS), including amendments, electronically using the current [Member contributions statement \(MCS\) specification](#) .

Reporting for APRA-regulated funds will be brought into the SuperStream data standard at different stages from 1 July 2018.

## See also:

- Fund reporting protocol

**Instructions**



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# Instructions

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You can complete this form by hand or online. It's easier to complete it online and print it because you will need two completed and signed copies (one for your records and one to mail to us).

The statement is made up of the following sections:

- [Section A: Supplier details](#)
- [Section B: Provider details](#)
- [Section C: Member details](#)
- [Section D: Member account details](#)
- [Section E: Member contribution amounts](#)
- [Section F: Member account balance](#)
- [Section G: Employer details](#)

## Section A: Supplier details



## Section B: Provider details



## Section C: Member details



## Section D: Member account details

## Section E: Member contribution amounts

## Section F: Member account balance

## Section G: Employer details

## Section H: Declarations

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# Section A: Supplier details

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Give your details as the person or entity supplying information and completing this statement. You may be:

- a tax agent, accountant, administrator or other authorised person completing this statement on behalf of the provider
- the provider themselves, completing the statement on your own behalf.

### 1 Tax file number (TFN)

Provide your TFN.

### 2 Australian business number (ABN)

Provide your ABN.

### 3 Tax agent number (TAN)

Provide your TAN if you are a tax agent reporting the contributions information on behalf of the provider.

#### **4 Organisation name**

Provide the full name of your organisation.

#### **5 Street address**

Provide your street address, not a post office box.

#### **6 Postal address**

Provide your postal address.

#### **7 Contact person**

Provide the details of a person who may be contacted if we have any questions about the information in this statement.

#### **8 Reference**

Provide a reference that you will find useful in identifying the statement if we need to contact you about the information on this MCS.

#### **9 Number of member records reported**

Provide the number of members reported. You must report all members each financial year.

#### **Note:**

- You can only report a maximum of 20 members using this statement.

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## **Section B: Provider details**

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If you are the provider completing this statement you do not have to complete all of section B – you only need to:

- complete questions **10** and **11**
- report code A at question **11**.

## Who is the 'provider'?

The obligation to report is imposed by the legislation upon a super provider in respect of a particular super plan and each member of that plan.

The definition of 'provider' in the legislation is therefore:

- for a super fund, the trustee of the fund
- for an approved deposit fund (ADF), the trustee of the fund
- for a retirement savings account (RSA), the RSA provider.

However, as is the convention in our other forms, the term 'provider' is used in this document to refer to the particular super fund, ADF or RSA that details are being reported for, rather than to the trustee or RSA provider with the obligation to report them.

A super fund includes all public sector super schemes, regardless of whether they are administered by Australian Prudential Regulation Authority (APRA) or whether they are constitutionally protected.

Some super funds have registered a name with us that includes a reference to the fund's trustee (for example, 'Trustee for XYZ Super Fund'). It is this registered name that should be reported as the name of the provider.

**Note:**

The provider name reported must correspond to the ABN and TFN reported at questions **12** and **13**.

### 10 Financial year

Provide the financial year within which the contributions being reported were made to the provider. Give the year in which the financial year ends.

For example, if information is being lodged in October 2013 for contributions made between 1 July 2012 to 30 June 2013, this field would be **2013**.

The financial year must be equal to or greater than 2013, but cannot be greater than 2018.

You must complete a separate MCS for each financial year you are reporting.

## 11 What is the supplier's relationship with the provider?

Place the applicable code in the box provided.

The following codes indicate the relationship of the supplier to the provider. If the supplier is the administrator of the provider, report the value below which best describes the administration.

If you are both the provider and supplier, report code **A**, then go to question **21**.

Code	Relationship
<b>A</b>	There is no supplier and the provider is acting on its own behalf in the lodgment of this MCS without using the services of an administrator or other agent.
<b>C</b>	The supplier is an administrator of this provider and is best described as an accountancy practice.
<b>F</b>	The supplier is an administrator of this provider and is best described as a financial planning practice.
<b>I</b>	The supplier is an administrator of this provider and is best described as an industry administrator.
<b>L</b>	The supplier is a liquidator or provisional liquidator of this provider.
<b>R</b>	The supplier is an administrator of this provider and is best described as a retail administrator.
<b>S</b>	The supplier is an administrator of this provider and is best described as a specialist firm, consultancy or life insurance office.
<b>T</b>	The supplier is an administrator of this provider and is best described as a tax agent.
<b>U</b>	The supplier is an administrator of this provider and is best described as an actuarial administrator.
<b>W</b>	The supplier is a controller or administrator (as defined for the purposes of the corporations law).

<b>X</b>	The supplier is the trustee of a bankrupt estate or the trustee of a deed under part IX or part X of the <i>Bankruptcy Act 1966</i> .
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**Note:**

- If the supplier is neither the provider's administrator nor the provider itself, leave this code blank.

**12 TFN**

Provide the provider's TFN.

**13 ABN**

Provide the provider's ABN.

**14 Provider type**

Use the appropriate code to classify the provider.

If more than one type applies, use the most specific type.

<b>Code</b>	<b>Provider classification</b>	<b>Definition</b>
<b>P</b>	Public offer super funds	As defined by section 18(1) of the <i>Superannuation Industry (Supervision) Act 1993</i> (SISA).
<b>N</b>	Non-public offer super funds	A super fund that has more than four members where the membership is limited to employees of an employer or group of employers.
<b>S</b>	Public sector superannuation scheme	<p>A scheme for paying super retirement or death benefits, where the scheme is established either:</p> <ul style="list-style-type: none"> <li>• by or under a law of the Commonwealth or of a state or territory</li> <li>• under the authority of either <ul style="list-style-type: none"> <li>– the Commonwealth or a state or territory</li> </ul> </li> </ul>

		<p>government</p> <ul style="list-style-type: none"> <li>– a municipal corporation, another local governing body or a public authority constituted by or under a law of the Commonwealth or of a state or territory.</li> </ul>
<b>X</b>	Exempt public sector super schemes	As listed in Schedule 1AA of the Superannuation Industry (Supervision) Regulations 1994 (SISR).
<b>D</b>	Approved deposit funds	A fund that is an indefinitely continuing fund and is maintained by a registrable super entity licensee that is a constitutional corporation which is maintained solely for approved purposes.
<b>E</b>	Eligible rollover funds	A regulated super fund or approved deposit fund which is eligible to receive benefits automatically rolled over from other super funds. The trustee of the fund must have given APRA a notice in the approved form stating that it is an eligible rollover fund.
<b>A</b>	Small APRA funds	An APRA-regulated super fund with less than five members and with a registrable super entity as trustee.
<b>C</b>	Constitutionally protected fund (CPF)	A fund established under state legislation that is declared by the income tax regulations to be a CPF.
<b>R</b>	Retirement savings account	An account or a policy defined under section 8 of the <i>Retirement Savings Accounts</i>

Act 1997 and provided by a life insurance company.

## 15 Name

Provide the provider's full name.

We prefer that you report the legal name of the provider. However, if you have registered a name with us that differs slightly from the legal name, you must use the exact provider's name that you have registered with us instead.

Use the provider's name that you have registered with us. It must correspond to the TFN and ABN you have given for the provider at questions **12** and **13**.

## 16 Previous name

Provide the provider's previous name if it has changed since an MCS was last lodged.

This statement will not update registration information held by us. To update name details, visit **Work out which registrations you need to use our 'change of registration details' process**.

## 17 Street address

Provide the provider's street address, not a post office box.

## 18 Postal address

Provide the provider's postal address.

## 19 Address for service of notices

Place an 'X' in the applicable box. This is where we will send correspondence, such as an outcome of lodgment report.

### See also:

- [Outcome of lodgment report – electronic reporting specification ↗](#)

## 20 Contact person

Provide the name of the contact person representing the provider.

# Section C: Member details

Last updated 12 October 2018

## 21 Is this an amended MCS?

Place an 'X' in the applicable box. An amended MCS replaces a statement that was previously reported and accepted by us – see Amendments.

## 22 Provider's TFN

Provide the provider's TFN.

## 23 Member's TFN

Provide the member's TFN that was quoted by the member or by an employer on behalf of the member, unless the provider could reasonably be expected to conclude that the TFN quoted is invalid for that member. If no TFN has been quoted by the time this MCS is prepared or if the provider determines the quoted TFN is invalid, then this field must be filled with zeroes.

A provider will, in many circumstances, be unaware that a member's TFN is invalid. However, some of the circumstances where we would generally expect a provider to conclude a TFN is invalid and zero-fill the field are:

- It does not meet the TFN algorithm (this only applies if you have recorded the TFN on computer systems that use our algorithm to test its validity).
- It is a 'TFN exemption code' rather than an actual TFN, whether it is the member, the fund or the member's employer who has used the code – for example, 33333333 is always an invalid TFN.
- We have notified the provider that the TFN it holds is not the member's TFN – for example, through a section 299TB notice or an associated process.
- The provider's records revealed that one or more members quoted the same TFN, and the provider has established which of those members it belongs to and, as such, has concluded it is invalid for the remaining members.

There may be circumstances where the validity of a TFN is being investigated but the provider has not reached a conclusion about its validity when the MCS is prepared and lodged.

In these circumstances the TFN quoted should be reported. When a conclusion is reached and if it is established that a member's TFN is invalid, an amended MCS will be required to zero-fill the field and properly reflect the fact that the TFN held at that time of lodgment was invalid.

If a provider does not hold a valid TFN for a member, there are significant consequences for providers and their members. The immediate consequences include:

- having to pay additional income tax on some contributions, such as employer contributions
- not being permitted to accept other contributions, such as personal contributions by or on behalf of the member, super co-contributions, low income super contributions (LISC) or from 1 July 2017 the low income superannuation tax offset (LISTO) for the member.

In addition, providers may be required, by a notice issued by us, to return certain member contributions where the correct TFN has not been quoted by the member.

Contributions may only be accepted in accordance with regulation 7.04 of the SISR. The circumstances in which member contributions cannot be accepted include where a member has not quoted their TFN.

Member contributions are contributions made by or on behalf of the member to the fund but do not include employer contributions.

To comply with the regulations, when no TFN is held for the member:

- super co-contribution, LISC and LISTO amounts cannot be accepted for the member
- superannuation holding account special account (SHASA) super co-contribution credit amounts cannot be accepted for the member
- government first home saver account (FHSA) contribution credit amounts cannot be accepted for the member
- foreign super fund transfers cannot be accepted for the member
- super guarantee amounts can be accepted for the member if your fund rules allow

- SHASA employer contribution credit amounts can be accepted for the member if your fund rules allow.

## **24 Name**

Provide the member's full name.

If the member's full first given name is not known, show their first initial.

You may leave the 'other given name' field blank if the member either has no second name or has not given it to the provider. Use an initial in this field only if the member's full second name is unknown.

If the member's legal name is a single name only, include it in the 'family name' section rather than in the 'first given name' field. Leave the other fields blank.

If a member has more than two given names, do not include the third and subsequent given names or initials.

## **25 Has the member's name changed?**

Provide the member's full previous name if it has changed since the last statement was completed.

We do not update client name details we hold using this statement.

### **See also:**

- Work out which registrations you need

## **26 Address**

Provide the member's residential address.

If a provider holds an address for the member, it must be reported. The address fields may only be left blank when an address, or part of an address, is not known by the provider.

## **27 Sex**

Place an 'X' in the applicable box.

## **28 Date of birth**

Provide the member's day, month and year of birth, if known.

Write '0' in any part of the date of birth that is unknown. For example, where you know the member was born in February 1975 but you do

not know on what day, record their date of birth as 00/02/1975.

### **29 Is the member deceased?**

Place an 'X' in the applicable box.

Provide the date of the member's death, if known.

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## **Section D: Member account details**

**Last updated** 12 October 2018

If the member has more than one account, complete a separate section C, D, E and F for each account.

### **30 Member account number**

Provide the member's account number.

The account number is allocated by a provider to identify a member's account in the fund. It is important that the account number used on the MCS reflects the account number available to members because we may display this information online to members.

When lodging an amended MCS, a provider must use the same account number and provider client identifier for the member as the one used to identify the member's account on the original MCS.

The **member account number** together with the **client identifier** must uniquely identify a member's account with the provider. Account numbers or client identifiers that were previously used for another member cannot be recycled.

### **31 Client identifier**

Provide the client identifier.

This is the number used by the fund to uniquely identify their member. It may be assigned by a provider to link all accounts the member holds within the organisation. For example, the provider client identifier may be a customer number which is used to link five different accounts held by one member with the provider. It is important that the provider

client identifier used on the MCS reflects the number available to your members as we may display this information online to your members.

**32 Does the member's account accept super co-contributions, LISC and LISTO?**

Indicate whether the provider will accept a super co-contribution, LISC and LISTO for this member by placing an 'X' in the applicable box.

To be able to accept a super co-contribution, LISC and LISTO, all of the following must apply:

- the member must be a current member of the fund
- the account cannot be a pension account or income stream account
- the super provider must hold the member's TFN.

The last arrangement reported will remain if this question is left blank. If no arrangement has previously been reported, it will be assumed that the provider can accept co-contributions, LISC and LISTO payments for the member.

**33 Are inward rollovers accepted?**

Indicate whether the provider will accept inward rollovers for this member by placing an 'X' in the applicable box.

If a super account will not accept rollovers, they cannot be a 'receiving account' for the auto-consolidation of low-balance accounts.

**34 Date account was opened**

Provide the date that contributions began to be paid into, or otherwise attributed or credited to, the member's account with the provider.

If the date the account was opened is unknown but the provider can determine that the account was opened:

- before 7 May 1997, show this date as 1 January 1900
- on or after 7 May 1997 and before 1 July 2007, show this date as 30 June 2007.

**35 Date of last contribution (including rollovers)**

Provide the date the last contribution was made to the account or the last rollover or transfer was accepted.

If this date is within two years of the date of preparation of the MCS, the account will not be eligible for the auto-consolidation of low-balance accounts. If this date is within the reported financial year, the amount payable to the member is not treated as unclaimed money.

If the date is not known by the provider, then a reasonable estimate or default date is acceptable, providing the treatment of unclaimed super money (USM) and consolidation for the member is unaffected.

## Example

Provider A changed its administrator on 1 July 2007 and contribution data from before 2007 was not migrated to the new platform. Provider A has no contributions data for members for whom contributions have not been made since 1 July 2007, and so reports a 'date of last contribution' of 01/07/2007 for all of these members.

This arbitrary date is acceptable because the date is more than two years ago and will not change the conclusions we reach with regard to USM and auto-consolidation.

## 36 Account status

Provide information about whether contributions can currently be accepted into the member's account with the provider by placing the applicable code in the box provided.

Code	Status	Description
O	Open and not lost	The member's account is open to contributions, the member is not a lost member and the fund will generally accept payments from us. Insurance-only and defined benefit accounts are reported as open as long as at least some contributions may be accepted and despite any particular restrictions on acceptance of ATO payments.

<b>L</b>	Open and lost	The member's account is open to contributions and the member is a lost member.
<b>C</b>	Closed	The member's account is closed (this includes those in pension phase) and will not accept payments from us.

The following examples should help you determine which code is appropriate:

- An account from which a pension is being paid is reported as 'closed'.
- An account being prepared for rollover to another fund (so further contributions will not be accepted) may be reported as 'closed'.
- An account from which a transition-to-retirement pension is being paid but into which contributions continue to be accepted is reported as 'open'.
- A defined benefit account or interest is reported as 'open' when specific contributions can be accepted under the rules of the scheme but is closed as soon as a pension or lump sum benefit phase is triggered and contributions can no longer be accepted under the rules of the scheme.
- A defined benefit interest in a public sector scheme with no balance of monies held and representing only a statutory entitlement to a lifetime pension paid out of consolidated revenue is reported as 'open' prior to commencement of the pension and 'closed' thereafter.
- An insurance only account or policy, for which the only contributions are those from which premiums are paid to an insurer, is reported as 'open'.

**Note:**

- 'Open' means that the account is open to contributions.
- 'Lost members' include only those who are 'lost uncontactable', not those who are 'lost inactive'. The term 'lost uncontactable' is explained in the **Lost members register – protocol**

### **37 Account phase**

Shows whether a pension or income stream has commenced or has been paid from this account during the financial year by placing the applicable code below in the box provided.

### **Members without a defined benefit interest**

<b>Code</b>	<b>Description</b>
<b>P</b>	A pension or income stream (including a transition to retirement pension) has commenced or has been paid in respect of this account.
<b>A</b>	The provider has determined that code <b>P</b> does not apply. A pension or income stream (including a transition to retirement pension) has not commenced or has not been paid in respect of this account.

### **Members with a defined benefit interest**

<b>Code</b>	<b>Description</b>
<b>P</b>	A pension or income stream (including a transition to retirement pension) has commenced or has been paid in respect of this account.
<b>B</b>	The provider has determined that code P does not apply and has paid one or more of the following superannuation benefits: <ul style="list-style-type: none"><li>• a rollover superannuation benefit – section 306-10 of the <i>Income Tax Assessment Act 1997</i> (ITAA 1997) – but excluding rollovers for a successor fund transfer</li><li>• any lump sum superannuation benefit excluding those released because of severe financial hardship or compassionate grounds (section 307-65 of the ITAA 1997) or family law superannuation payments. For example, these benefits are included<ul style="list-style-type: none"><li>– a life benefit paid to the member</li><li>– payment of the member's retirement benefit</li><li>– payment of a death benefit</li><li>– a payment to us or a member in response to a release authority.</li></ul></li></ul>

<b>A</b>	The provider has determined that neither codes <b>P</b> or <b>B</b> apply.
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Determine whether these values apply based upon benefits paid or pension commenced in any financial year, not only during the current financial year.

This information helps us to administer Division 293 tax in relation to high income members with a defined benefit interest and gives us information to display online for your members.

### **38 Date pension phase or benefit payment phase commenced**

If the account phase is still 'A', leave this field blank. Otherwise, provide the date on which the account phase first changed from code **A** to either code **P** or code **B**. This field is to be provided in the format DD/MM/YYYY.

A reasonable estimate of the date may be provided when accurate data is not held by the provider. For example, if on 1 July 2003 the provider changed its computing platform so that certain legacy data is not available in the current system for members who have been paid a pension continuously since at least 1 July 2003, the arbitrary date of 01/07/2003 is reported at this field.

### **39 Insurance indicator**

Indicate whether there is an insurance interest attributed to this account or to the member in respect of this account by placing an 'X' in the applicable box.

### **40 Defined benefit interest**

Place an 'X' in the applicable box to indicate whether this statement provides information that relates to some or all of the member's defined benefit interest.

For the definition of 'defined benefit interest', refer to:

- section 292-175 of the ITAA 1997 for the 2012–13 financial year
- section 291-175 of the ITAA 1997 for later financial years.

### **41 Are rollover requests from the member accepted?**

Place an 'X' in the applicable box to indicate whether the provider is required by SISR regulation 6.30 to consider a member request to roll over in relation to this account.

Indicate 'No' at this question only when one or more of the following apply.

- A pension is being paid from the account and it is not an allocated pension.
- The MCS relates to a defined benefit component of a super interest in a defined benefit fund and the member who holds the interest is an employee of an employer-sponsor of that fund.
- The provider is an unfunded public sector super scheme.

We will use this data to help avoid sending the provider an electronic portability form for the member in circumstances where it cannot be considered.

#### **42 Unique superannuation identifier (USI)**

This is the USI attributed by the provider to the member's account. The USI must be an identifier previously given to us for the purposes of regulation 3B.03 of SISR. It allows us to direct superannuation payments and information to the correct destination (for example, to allow payments to be made to particular products within a fund).

Exempt public sector schemes may blank-fill the USI field where they are not required to comply with regulation 3B.03 of SISR. These schemes report either X or C at the Provider Type field.

The identifier reported at this field must use one of the following formats:

- the provider's ABN followed by three digits (14 numerical characters)
- a super product identification number (SPIN) of nine alphanumeric characters preceded by five leading zeroes to make a total of 14 alphanumeric characters.

An MCS lodged for 2013–14 to 2017–18 financial years must always include a USI, even if the account is closed for ATO payments.

## Section E: Member contribution amounts

Last updated 12 October 2018

Where there is no contribution amount to report at a particular question, write a single zero at that question.

Do not include any amounts received as a result of contributions splitting.

### 43 Employer-contributed amount

Provide the amount of contributions made by an employer on behalf of the member. This may consist of:

- employer contributions made to an accumulation account on behalf of employees to meet super guarantee, award or other obligations
- contributions paid as a result of a salary sacrifice arrangement, where the member has agreed to forgo part of their future salary or wages in return for their employer providing a super benefit of a similar value
- super guarantee charge and the taxable component of any SHASA amounts that we transferred to the provider on behalf of the member
- **for the 2012–13 financial year only** – amounts reported at label **15(a)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

Do not include:

- contributions made by an employer from the take-home pay of the member (these are reported at question **46** – personal contributed amount)
- a directed termination payment that an employer pays to a super provider on behalf of a member
- last-minute employer contributions that the trustee of a public sector super scheme chooses to exclude from its assessable

income (these are only included at question **55** – all contributions received for the current year).

### **Special requirements for CPFs for 2013**

CPFs must report at this field all employer contributions made for the member, including:

- employer contributions made on behalf of members to meet super guarantee, award or other obligations
- contributions paid as a result of a salary sacrifice arrangement where the member agrees to forgo part of their future salary or wages in return for their employer providing a super benefit of a similar value
- super guarantee charge amounts and the taxable component of any SHASA amounts that we transferred to the provider on behalf of the member.

We need this information to make correct assessments of Division 293 tax.

#### **Note:**

- CPFs must not include at this field amounts reported at label **15(a)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider. Report these at question **50** – other family and friends contribution amount. In addition, amounts reported at label **15(f)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider must be reported at the employer-contributed amount field.

### **44 Notional taxed contributions**

Notional taxed contributions are to be reported separately from employer contributed amounts.

The notional taxed contributions amount for a defined benefit fund must be determined in accordance with the legislation – including *Income Tax Assessment Regulations 1997* (ITAR 1997) regulation 292-170.02 to 292-170.06. It will generally be equal to the notional taxed contributions as determined by the provider with advice from an actuary.

However, a transitional provision, known as 'grandfathering', applies if the member held their defined benefit account on 5 September 2006 and certain other conditions are satisfied. Under this transitional

arrangement, if the notional taxed contributions determined with advice from an actuary exceed the concessional contributions cap for the financial year, then the provider must report the amount of the member's notional taxed contribution as being equal to the cap.

## **45 Defined benefit contributions**

For each member with a defined benefit interest, the amount of any defined benefit contributions, worked out using the formula specified in the ITAR 1997 for the purposes of Division 293 tax, including regulations 293-115.05 to 293-115.20.

In summary, these regulations provide for the following requirements.

### **Funded interests**

For an accruing member with a funded benefit interest, this is the amount of the notional taxed contributions you report for the financial year (that you calculated under Schedule 1A of the ITAR 1997 for the purposes of the excess concessional contributions cap and reported at the Notional taxed contributions field) but without limiting that amount to the member's concessional contribution cap under grandfathered arrangements.

The amount must therefore be equal to or greater than the amount reported at question **44** – notional taxed contributions field.

### **Unfunded interests**

For an accruing member with a defined benefit interest that is **not** a funded benefit interest, this is the amount you calculate using the method set out in Schedule 1AA of the ITAR 1997.

Providers reporting for these unfunded interests will need to report this amount even though there may be no requirement to report notional taxed contributions. For a person who is a non-accruing member for the whole of the financial year, the amount of defined benefit contributions is nil and at this field write a single zero.

Previously the Defined benefit contributions field was called Notional employer contributions for MCS lodgments for the **2012-13** financial year. For the 2012-13 financial year, this field must be a single zero.

For accounts that do not relate to a defined benefit interest this field must be nil.

For the 2013-14 financial year, you may add a single zero for this field for each member with a defined benefit interest and then amend the

MCS by 31 January 2015 to provide the information in accordance with the regulations.

For the 2013–14 to 2017–18 financial years, this amount must be equal to or greater than the amount reported at the Notional taxed contributions field. However, this amount is nil for non-accruing members and accounts that do not relate to defined benefit interests.

#### **46 Personal contributed amount**

Provide the amount of personal contributions made by a member to an account in their own name, including both deducted and un-deducted member contributions.

This includes:

- personal contributions made by an employer for and on behalf of the member from the member's take-home (after tax) pay
- personal contributions a member has made to the provider on their own behalf, including those the member has or has not claimed or can or cannot claim as a deduction
- a transfer from another fund following the release of a member's benefits under terminal medical condition provisions that cannot be treated as a rollover super benefit during the period of certification
- directed termination payments received on or after 1 July 2012
- personal contributions funded by personal injury payments that are not shown under question **48** – personal injury elections
- contributions transferred from a non-complying fund (include all amounts transferred to the provider from a non-complying super fund)
- the proceeds of the sale of assets, other than amounts already shown at question **47** – capital gains tax cap election amount. If a member elected to exclude more than \$500,000 under the 'CGT cap election amount for small business retirement exemption amount', show only \$500,000 at question **47** – capital gains tax cap election amount: small business retirement exemption amount – and the excess as a personal contribution
- **for the 2012–13 financial year only**, amounts reported at label **15(b)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

**This excludes:**

- any personal contributions arising from a personal injury payment that is reported at question **48** – personal injury election amount
- any personal contributions that are reported in either field at question **47** – capital gains tax cap election amount
- directed termination payments received on or before 30 June 2012. Any directed termination payments received on or after 1 July 2012 will be reportable in full as a personal contribution
- super lump sum amounts from a foreign super fund or scheme
- FHSA contributions paid by a FHSA provider and government FHSA contributions paid by us
- contributions made by the member's spouse, other family members or friends
- for the 2012–13 financial year only – rollover super benefits, other than those contributions reported at label **15(b)** on the *Rollover benefits statement* (NAT 70944).

**Note:**

- You must not report super co-contributions paid by us at this question. These are reported at question **55** – all contributions received for the current year.

## **47 Capital gains tax (CGT) cap election amounts**

### **Small business retirement exemption amount**

Provide the amount of the personal contributions which a member has elected to exclude from the non-concessional contributions cap because of a CGT small business retirement exemption.

The provider must treat a member's election as invalid if it is for more than \$500,000 in a financial year. In this case, report \$500,000 at this question and report the amount of the contribution in excess of \$500,000 at question **46** – Personal contributed amount.

**Note:**

- A valid election in the approved form Capital gains tax (CGT) cap election (NAT 71161) must have been received from the member on or before the date of contribution.

A capital gains tax (CGT) cap election is only valid if it is given to the provider on or before the date the contribution is made and where the provider has not been advised or become aware that the cap election is no longer valid or applicable. Where the provider subsequently becomes aware a CGT cap election is no longer valid, they must amend the MCS.

Providers are not required to investigate this issue but they are required to report according to what they become aware of, such as advice from a member or us that an error was made or that the election is not applicable. If the member made the election after making the contribution, the CGT exemption will not apply. If the requirements for a valid election have not been fulfilled, report the contribution at question **46** – personal contributed amount.

**For the 2012–13 financial year only**, include in this field amounts reported at label **15(c)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

**Note:**

- Any amounts reported in this field should not be reported at question **46** – personal contributed amount.

**Small business 15-year exemption amount**

Provide the amount of the personal contributions that a member has elected to exclude from the contributions caps because of a CGT small business 15-year exemption.

This may include the capital proceeds from the disposal of assets that:

- qualify for the small business 15-year exemption
- would qualify for the small business 15-year exemption, except
  - they were pre-CGT assets
  - there was no capital gain
  - the 15-year holding period was not met because of the permanent incapacity of the member (or a controlling individual of a company or trust).

**Note:**

- A valid election in the approved form *Capital gains tax (CGT) cap election* (NAT 71161) must have been received from the member. It

must have been received on or before the date of the contribution.

A *Capital gains tax (CGT) cap election* is only valid if it is given to the provider on or before the date the contribution is made and where the provider has not been advised or become aware that the cap election is no longer valid or applicable. Where the provider subsequently becomes aware a CGT cap election is no longer valid, they must amend the MCS.

Providers are not required to investigate this issue, but they are required to report according to what they become aware of, such as advice from a member or us that an error was made or that the election is not applicable. If the member made the election after making the contribution, the CGT exemption will not apply. If the requirements for a valid election have not been fulfilled, report the contribution at question **46** – personal contributed amount.

**For the 2012–13 financial year only**, include in this field, amounts reported at label **15(c)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

**Note:**

- Any amounts reported in this field should not be reported at question **46** – personal contributed amount.

**The CGT cap is a lifetime cap**

The CGT cap is a lifetime cap which is indexed annually. It is the maximum amount of eligible personal contributions that a member can elect to exclude from counting towards their non-concessional contributions cap. The CGT cap applies to all excluded CGT contributions, including all amounts reported at both fields at this question. For the 2012–13 financial year, the lifetime limit for the CGT cap is \$1,255,000 and for the 2013–14 financial year it is \$1,315,000.

## Example

Barry owned a small business for 33 years. When he was 72, he started selling his business assets in preparation for retirement. He is eligible to use the small business 15-year exemption.

In the 2007–08 financial year, he contributed to his super fund \$550,000 of the capital proceeds he received from selling some

of his eligible assets. At the same time, he notified his fund that he was electing to use \$550,000 of his CGT cap, under the small business 15-year exemption, to exclude the contribution from counting towards his non-concessional contributions for the year. Therefore, his CGT cap of \$1 million was reduced to \$450,000.

In 2008–09, the super CGT cap was indexed to \$1.045 million. As Barry had already claimed \$550,000 of the capital, the CGT cap available to him in 2008–09 was  $\$1,045,000 - \$550,000 = \$495,000$ .

#### **48 Personal injury election amount**

Provide the amount of personal injury payments that a member contributes while notifying the provider that they are to be excluded from the non-concessional contribution cap.

To be eligible, the contributions must arise from:

- a structured settlement payment
- an order for a personal injury payment
- a lump sum workers compensation payment, and only apply to that part of these amounts that is compensation or damages for personal injury.

The member must have made the contribution within 90 days of the later of the following dates:

- the date the member received the personal injury payment
- the date the member entered into an agreement for settlement of a personal injury
- the date on which an order for a personal injury payment was made.

They must also have given their fund a completed *Contributions for personal injury* (NAT 71162) form on or before the date they made the contribution.

**Note:**

- If these requirements have not been fulfilled, report the contribution at question **46** – personal contribution amount instead.

**For the 2012–13 financial year only**, include in this field, amounts reported at label **15(d)** on the *Rollover benefits statement* (NAT 70944) received from a transferor provider.

Do not include in this field:

- any personal injury amounts not elected to be excluded from the non-concessional contributions cap (these are reported at question **46** – personal contributed amount field)
- any amount transferred from another fund following release of the member's benefits under the terminal medical conditions of release.

Any amounts reported in this field should not be reported at question **46** – personal contributed amount.

#### **49 Spouse and child contributions amount**

Provide the contributions made for a member by their spouse or made for a member who is under 18 years old.

Include at this field:

- contributions made for a member by their spouse
- contributions made for a member who is under 18 years old
- contributions made by a FHSA provider when the payment is made because of a family law obligation – that is, any contribution received via an *Application to transfer FHSA contributions to a super fund under a family law obligation* (NAT 72629)
- for the 2012–13 financial year only – amounts reported at label **15(e)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

**Do not** include in this field:

- contributions made by the member's spouse if the spouse is the employer of the member and is making the contributions for them in that capacity (these are reported at question **43** – employer contributed amount)
- contributions made for a member who is under 18 years old if they are made by
  - the member themselves (these are reported at question **46** – personal contributed amount)

- the member's employer or by someone else on behalf of the employer (these are reported at question **43** – employer contributed amount)
- contributions made for a child of the contributor if that child is 18 years old or older (these are reported at question **50** – other family and friends contributions amount)
- any amounts received on behalf of a spouse as a result of a contribution-splitting application
- contributions made by a former spouse when the couple has separated and are now living apart on a permanent basis (other than FHSA contributions from a former spouse) – these amounts are reported at question **50** – other family and friends contributions amounts.

A person is no longer the spouse of the member for the purposes of reporting at this question if they have notified the provider that they have separated and are living apart permanently.

### **50 Other family and friend contributions amount**

This question is sometimes called 'Other third-party contributions'.

Provide the amount of contributions made for the member by relatives, friends and third parties.

Include contributions made by:

- a spouse living separately and apart on a permanent basis
- the member's former spouse
- a parent (where the member is over 18 years old), child or other relative
- a friend of the member
- other third-party contributors acting under an obligation to contribute – for example
  - an insurance company, where the member's policy provides for payment of super contributions in the event of sickness or incapacity
  - a government agency making a super contribution under a scheme to compensate injured or incapacitated workers (such as WorkCover Victoria)

- the ATO or other government agencies required to compensate the member in the form of super contributions for errors in their administration of the law
- a deceased estate, where the entitlement is only to a super contribution (the member cannot direct that their share in the estate be paid to them personally)
- for the 2012–13 financial year only – amounts reported from a transferor provider reported at label **15(f)** on a *Rollover benefits statement* (NAT 70944). It may be referred to as ‘other third-party contributions’.

**CPFs for the 2013 financial year only** must also include at this field amounts reported at label **15(a)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider, instead of reporting these amounts at question **42** – employer contributed amount. In addition, amounts reported at label **15(f)** on a *Rollover benefits statement* received by the CPF from a transferor provider must not be reported at this field in the 2013 MCS. Instead, report these amounts at question **43** – employer contributed amount.

Do not include contributions:

- made by a family, friends or another third party if they are made in that person’s capacity as the member’s employer (these are reported at question **43** – employer contributed amount)
- already included at any field other than question **55** – all contributions received for the current year
- made for a person under 18 years old (these are included at question **49** – Spouse and child contributions amount)
- made under a family law obligation by a FHSA provider from the FHSA of the spouse or former spouse of the member( these are included at question **49** – spouse and child contributions amount).

## **51 Assessable foreign fund amount**

Provide any part of an amount transferred to the provider from a foreign super fund or scheme that the provider must include in their assessable income under subsection 295-200(1) of the ITAA 1997. This amount consists of the difference between what was transferred and what was vested in the member at the time of that transfer (where the transfer amount is greater).

**For the 2012–13 financial year only** – include amounts reported at label **15(h)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

**Note:**

- Do not include any amounts the provider may include in their assessable income under subsection 295-200(2) of the ITAA 1997 when the member makes a choice in relation to certain investment earnings of the foreign fund or scheme that accrued while the member was an Australian resident (this amount is only reported at question **55** All contributions received for the current year).

## **52 Non-assessable foreign fund amount**

Provide any part of the amount transferred to the provider from a foreign super fund or scheme that the provider is not required to include in their assessable income. Include also any contributions received from a KiwiSaver scheme under Trans-Tasman retirement savings portability arrangements but **only** if the contribution is a KiwiSaver amount.

### **Foreign fund transfers**

This amount often makes up most of a foreign fund transfer. It is the entire foreign fund transfer (other than transfers from New Zealand KiwiSaver accounts) less:

- any amounts included at question **51**– assessable foreign fund amount
- any amounts that the member has **chosen** to include in the assessable income of the provider (the amount shown at section D, question **16** on the *Tax payable on a foreign super transfer form* (NAT 11724)).

**For the 2012–13 financial year only**, include amounts reported at label **15(i)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

The following is an example with all amounts in the Australian currency equivalent.

### **Example**

David had \$50,000 in an overseas super fund when he became an Australian resident. Four years later, the earnings on the fund were \$8,000, giving a total balance of \$58,000. David chooses to have the \$8,000 included in the assessable income of the provider.

David transfers \$60,000 to an Australian superannuation provider (\$2,000 more than the amount vested in him at the time of the transfer).

The provider lodges an MCS that reports the following amounts:

- \$50,000 at question **52** – non-assessable foreign fund amount
- \$2,000 at question **51** – assessable foreign fund amount
- \$60,000 (which includes the \$8,000) at question **55** – all contributions received for the current year.

### **KiwiSaver amounts**

Include any 'KiwiSaver amount' received from New Zealand at this field.

The KiwiSaver amount is the entire member contribution made by a KiwiSaver scheme provider but excludes any part of the contribution the KiwiSaver scheme or member has shown to be:

- an Australian-sourced amount, which is generally an amount that was previously received by a KiwiSaver scheme from an Australian super provider
- a returning New Zealand-sourced amount, which is generally a New Zealand amount that has previously been treated as a non-assessable foreign fund amount in Australia.

This excluded amount is to be included only at question **55** – all contributions received for the current year.

Australian-sourced amounts or returning New Zealand sourced amounts must not be excluded unless the provider holds supporting evidence or documentation. For example, a *KiwiSaver Scheme payment Statement* in relation to previous transfers from an Australian fund is strong evidence and other statements or documentation generated by a KiwiSaver scheme or transferring Australian fund would be sufficient.

**Note:**

- If the member has not satisfied the requirements, then the provider does not exclude any amounts from this field.

**See also:**

- KiwiSaver scheme payment statement and instructions for APRA-regulated funds

### **53 Transferred from reserves amounts**

#### **Assessable amounts**

Provide the amount that the ITAA 1997 includes as a concessional contribution because an amount was allocated to the member's account from a reserve. The amount included by the legislation, and so reported here, may be greater than the amount actually allocated to the member's account.

You must include:

- assessable amounts transferred from reserves
- for the 2012–13 financial year only amounts reported at label **15(j)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

**See also:**

- For more information about the amount, refer to regulation 292-25.01 of the ITAR 1997.

#### **Non-assessable amounts**

Provide the amount that the ITAA 1997 treats as a non-concessional contribution because an amount was allocated to the member's account from a reserve and not included as assessable income of the fund.

You must include:

- Non-assessable amounts transferred from reserves
- for the 2012–13 financial year only, amounts reported at label **15(j)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider.

**See also:**

- For more information about the amount, refer to regulation 292-25.01 of the ITAR 1997.

#### **54 Contributions made to a previously non-complying fund**

Provide the amount of all contributions made on or after 10 May 2006 to the provider if it was a non-complying super fund but became a complying fund at the beginning of the financial year this MCS relates to. Do not include at this question contributions made after the fund became complying. These contributions are shown at the relevant questions.

**For the 2012–13 financial year only** – if the fund received a rollover from a previously non-complying fund during the income year in that fund's first year of compliance, include the amount of contributions that were made for the benefit of the member on or after 10 May 2006 to the transferring fund while it was a non-complying fund.

#### **55 All contributions received for the current year**

You must report the members' contributions received before any reduction in the amount of contributions following the lodgment of a release authority.

Provide the total contributed amount received for, credited to or otherwise attributed to the member's account for the relevant financial year before any taxes or expenses are debited from the member's account.

This may include:

- contributions reported in all other fields
- for the 2012–13 financial year only – amounts reported at label **15(k)** on a *Rollover benefits statement* (NAT 70944) received from a transferor provider
- other contributions received for the member but not reported in any other field, such as
  - co-contributions received by the provider for the member
  - SHASA super co-contribution credit amounts received by the provider for the member
  - LISC or LISTO received by the provider for the member

- a KiwiSaver amount the KiwiSaver scheme or member has shown to be either
  - an Australian-sourced amount (which is generally an amount that was previously received by a KiwiSaver scheme from an Australian super provider)
  - a returning New Zealand-sourced KiwiSaver amount (which is generally a New Zealand amount that has previously been treated as a non-assessable foreign fund amount in Australia).

All other KiwiSaver amounts must be included at question **52** – non-assessable foreign fund amount. This may include:

- the amount that a member has chosen to have included in the fund's assessable income from a lump sum super benefit transferred from a foreign super fund or scheme
- last-minute employer contributions that the trustee of a public sector super scheme has chosen not to include in assessable income
- FHSA contributions received with the *Super contributions from a first home saver account* (NAT 72537) and government FHSA contributions via a remittance advice.

Do not include:

- contributions received by the fund in excess of the cap and returned within 30 days of becoming aware of the excess
- contributions returned because the fund did not hold the members TFN
- an amount received from the account of a member's spouse and credited to the member's account because of a contributions splitting application or a contributions split ordered by a court (these amounts are regarded as transferred benefits rather than contributions).

The amount written at this question **must be equal to or greater than** the sum of all of the following questions:

- question **43** – employer contributed amount
- question **45** – defined benefit contributions (MCS lodgments for 2013 to 2018 financial years).

- question **46** – personal contributed amount
- question **47** – capital gains tax (CGT) cap election amounts
- question **48** – personal injury election amount
- question **49** – spouse and child contributions amount
- question **50** – other family and friends contributions amount ('other third-party amount')
- question **51** – assessable foreign fund amount
- question **52** – non-assessable foreign fund amount
- question **53** – transferred from reserves amounts
- question **54** – contributions made to a previously non-complying fund.

**Note:**

- The amount reported at question **55** must be equal to or greater than the sum of all the amounts reported at questions **43** to **54**.
- Do not include question **44** – notional taxed contributions as it overlaps with question **45** – defined benefit contributions. If you include it here it would double up the amounts.

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## Section F: Member account balance

Last updated 12 October 2018

### 56 Account balance

Provide the closing balance of the member's account on 30 June of the reporting period, as it is known when the MCS is prepared.

**For account-based accumulation interests**, the balance of the account on 30 June should be determined according to ordinary accounting principles. The effect of adjustments to the balance made after the MCS is prepared for lodgment need not be reported (such as

in an amended MCS) unless they arise from errors rather than from routine adjustments in the value of investments.

## Example

A provider extracts data in order to prepare an MCS on 8 October and then on 17 October the provider's investment manager announces an adjustment to the value of all member accounts as a result of a distribution. This adjustment is not reflected in the balance provided in the MCS and no amendments are required. However, it was found in December that a particular member's personal contribution had not been reported, so an amended MCS was lodged for that member. The balance reported on that amended MCS correctly reflected both the investment adjustment and effect of the additional contribution (that is, the balance of the member's account as it was known at the time the amended MCS was prepared).

Accurate balance reporting is important because it will affect:

- account consolidation decisions
- the information we display to members
- decisions concerning an appropriate destination for our payments.

**For defined benefit and other non-account based interests**, the amount reported at this field should be equivalent to any amount reported in periodic statements issued to the member (including statements under section 1017d of the *Corporations Act*). However, if no such amount is provided to the member, the field may be completed by adding a single zero.

## Example

A defined benefit scheme issues an annual statement to members in which a member's current 'equity' is provided, being accumulated member contributions and earnings. Although the value of the member's interest is not determined, it would be considerably more than this amount since this amount will form

only part of the future defined benefit calculation. Nevertheless, the member's equity amount is reported to us as the balance of the account.

Circumstances where no balance is available and so the field must be reported as a single zero include:

- an insurance-only policy where the only contributions are applied to pay premiums to an insurer rather than being accumulated
- an entitlement to a lifetime pension based only on years of service and final salary.

QC 35483

## Section G: Employer details

**Last updated** 12 October 2018

If the member has more than one employer, show the employer that has made the highest value of contributions.

### 57 ABN

Provide the ABN of the member's employer.

### 58 Registered business name

Provide the full registered business name of the member's employer.

### 59 Trading name

Provide the full trading name of the member's employer.

### 60 Address

Provide the full business address of the member's employer.

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# Section H: Declarations

**Last updated** 12 October 2018

Read the declaration. If all the information you have provided is true and correct, print your full name, then sign and date the declaration.

If a superannuation supplier, such as an administrator or a tax agent, is completing this statement on behalf of a provider both declarations must be completed.

If the provider is lodging the MCS on its own behalf, the 'Supplier declaration' does not need to be completed.

For details about the personal information we collect from you see [Privacy notice – Super member contributions statements](#).

## **Next steps:**

- Send the completed MCS to us at:

**Australian Taxation Office**

**PO Box 3333**

**PENRITH NSW 2740**

- For more information about the MCS phone **13 10 20** between 8am and 6pm, Monday to Friday.

QC 35483

## **Our commitment to you**

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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