



SUGAR  
MANUFACTURERS  
OF AUSTRALIA  
RETIREMENT  
TRUST

SMART Super...  
SMART Choice

**SMART Employer Administration Guide  
and Deed of Adherence**

**1 JULY 2007**

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## Introducing SMART

SMART was established in 1987 to provide superannuation for employees in the sugar manufacturing industry. The lump sum benefits paid from the Fund may help to provide members and their families with a better standard of living in retirement, or relief from the financial burden of a member's death or total and permanent disablement. The benefits result from the net contributions paid by employers plus any contributions paid by members combined with investment earnings. The responsibility of managing the Fund's investments rests with the Trustee of SMART – S.M.A.R.T Pty Ltd, A.B.N. 71 010 747 574. The Trustee seeks professional advice and assistance. Details of the investment objectives, and asset structure of the Fund are contained in the SMART annual report.

This "Administration Guide" has been designed to advise employers on how SMART operates and sets out the basic provisions as they currently stand. It should also assist in answering questions about the Fund from members or potential members. The Guide is not a substitute for the Trust Deed which is the legal document governing SMART.

Employers should direct any questions about the Trust Deed to SMART Administration (refer to page 10 for contact details). You can also obtain a copy of the Trust Deed. Participating employers will be advised of any alterations made to the Trust Deed. SMART is an example of employers and employees working together.

The information contained in this booklet is correct at the publication date. If you require further information please contact SMART Administration on Freecall 1800 802 800.

Trustee Company: S.M.A.R.T. Pty Ltd  
ABN: 71 010 747 574  
SFN: 149869941  
SPIN: SMR0100AU  
AFSL: 295142  
RSE License: L0001175  
RSE Registration: R1004229

Contact details  
Phone: 1800 802 800  
Fax: (07) 3013 8898  
Email: [smart@aas.com.au](mailto:smart@aas.com.au)  
Web: [www.smartsuper.net](http://www.smartsuper.net)  
Write to: GPO Box 1424, Brisbane QLD 4001  
Visit: Level 8, 348 Edward Street, Brisbane QLD 4000

## Rules of SMART

SMART has rules that state how the Fund must operate and what benefits can be paid to members. These rules are set out in a legal document called a Trust Deed and are consistent with current legislation. If you wish to obtain a copy of any of the rules of SMART, please contact SMART on 1800 802 800.

### Regulated Fund

SMART is a REGULATED SUPERANNUATION FUND. This means the Fund follows certain rules set down by the Government for the operation of all superannuation funds. These rules are known as SIS (Superannuation Industry (Supervision) Act 1993 and Regulations).

Participating employers will be immediately advised in writing in the unlikely event that the Fund is classified as a non-complying fund.

### Management of SMART

S.M.A.R.T Pty Ltd A.B.N. 71 010 747 574 is the Trustee of SMART. The Trustee's RSE Licence Number is L0001175 and RSE Registration Number is R1004229. SMART operates under Australian Financial Services Licence Number 295142. The Board of Directors are made up of an equal number of employer and member representatives. The Directors are responsible for managing the Fund in the best interests of the member.

### Administration of SMART

The day to day administration of the Fund is carried out by Australian Administration Services (AAS). AAS is well experienced in all aspects of superannuation fund administration. Its role includes processing of contribution returns, paying out benefits, reporting periodically to members, employers and the Trustee, answering queries from members and employers, maintaining the Fund's accounts and ensuring the Fund operates in accordance with the Trust Deed and Rules and in compliance with the SIS Act and Regulations.

## How an Employer Participates in SMART

### Eligibility

Any participating employer and employees can contribute to SMART. An eligible employee is a member of SMART who is

- Actually at work
- On annual leave
- On paid sick leave
- On long service leave

### Deed of Adherence

To participate, an employer must complete and sign the Deed of Adherence attached to this booklet. The Deed of Adherence is a legal document binding the employer to the provisions of the Trust Deed governing SMART.

The employer is then legally required to make monthly contribution payments to the Fund for each of its employees who are members of the Fund. Each month is made up of 4 or 5 weeks. When completing your Deed, please indicate

the pay day that the number of contribution weeks each month will be based on e.g. weekly each Friday or Tuesday, etc. The computer system, which produces the contribution return, will be altered to match your pay periods.

The completed Deed is to be forwarded to SMART Administration. Contribution payments are to commence from the "Date" noted on the Deed of Adherence.

All details, including the "Contact" section must be completed.

### Transfer from an existing fund

Arrangements can be made to transfer an employer's existing superannuation fund into SMART. Please contact a Customer Service Consultant on 1800 802 800 for further information.

## Membership of SMART

### Employees eligible to join SMART

Any employee of a participating employer whether full-time, part-time or casual can join SMART.

### Member Application

It is the responsibility of employers to arrange for employees to complete a Member Application to join the Fund.

Employers should contact SMART Administration on 1800 802 800 if there is uncertainty about whether or not an existing employee is a member of the Fund. The Member Application is attached to the SMART Product Disclosure Statement. An Employee needs to complete only one Member Application. There is no need to complete another Application if the employee changes jobs. However, if an employee has previously left the Fund, he/she will need to complete a new Application. Completed Member Applications are to be sent by the employer to SMART Administration.

*The Trustee will not accept any Member Applications that are not signed by the employee personally. It is the responsibility of the member to complete and sign their own Membership Application Form.*

## Changes in Employment

The following briefly outlines the effects that changes in a member's employment may have on his/her membership of the Fund:

### ▪ Change of Employer within SMART

The member does not complete another member application. The new employer asks for the employee's current membership number and notes the membership number on future contribution returns.

### ▪ Periods of unemployment

The member's account can remain in SMART where it will continue to grow with investment earnings. For insurance purposes it is important to advise SMART of correct termination dates.

## Level Of Contributions Payable to SMART

All employees, whether full-time, part-time or casual, are entitled to receive contributions.

### Superannuation Guarantee (“SG”)

Under the SG, all employers must contribute 9% of each employee’s wage into a regulated superannuation fund.

The employer is not required to pay the SG if an employee’s earnings are less than \$450 per month, however if you pay your employee under an award, you should check the Industrial Agreement. Other exclusions may apply and you should contact the ATO if in doubt on 13 10 20.

### Member contributions

Members can increase their retirement benefit by making voluntary contributions, made into the fund.

Contributions can be deducted directly from the member’s bank account or can be deducted through the employer’s payroll system and paid to SMART with the employer’s contributions. Alternatively, members can make a lump sum payment from time to time.

Members can cease and recommence making contributions whenever they wish.

Member voluntary contributions attract investment earnings at the same rate as other contributions. There are no charges for such contributions, made into the fund.

Members can continue to make voluntary contributions into the Fund after they have left employment.

Employers must forward all member contributions that are deducted from wages or salaries to SMART by the 28th day of the following month. Employers who fail to remit such contributions by the due date may be fined under the relevant legislation.

From 1 July 2007, SMART is prohibited by government legislation from accepting any voluntary contributions unless we have the member’s Tax File Number (TFN).

Please also be aware of the introduction of contributions caps from this date. For further information, please refer to our Product Disclosure Statement (PDS), or refer to our website, [www.smartsuper.net](http://www.smartsuper.net).

**EMPLOYERS MUST COMPLETE A CONTRIBUTION RETURN EVERY MONTH AND SEND IT TO SMART ADMINISTRATION. EVEN IF THERE ARE NO EMPLOYEES FOR THE MONTH, A “NIL” RETURN IS TO BE COMPLETED.**

Contributions are to be paid by employers for members while they are employed and receiving payment on annual leave, sick leave, bereavement leave, jury service, long service leave and work cover, if in doubt call the ATO on 13 10 20. Once a member leaves employment and receives any accrued annual leave as a lump sum, no further contributions are required by that employer for the member.

## Payments of Contributions

### Contributions are payable monthly

Employers may make their monthly contributions by the Internet, Electronic Data Transfer (EDT), Payroll Files or by completion of a paper based contribution return. See page 7 for further details about paying online.

### Completing a paper based contribution return

At the end of each month employers will receive a contribution return from SMART Administration. This form is used to make payments to SMART.

*The form is not an invoice or billing statement. It is provided to assist employers in advising the contributions payable for the particular month.*

A report from a computerised payroll may be used provided it contains all the information required by SMART Administration. Please contact SMART on 1800 802 800 for further information.

The contribution return lists the active members that were paid for last month provided the Return was received by the due date. It will also contain any members who have since applied to join the Fund. Employees who have terminated as indicated on a previous Return will not be listed.

To complete the Return, simply:

- cross off names of employees who have not been employed at all during the month, and provide a termination date if applicable;
- add on details of new members (membership number, name, address, date of birth, TFN, and number of weeks employed);
- amend any amounts in the “Weeks” and the “Award/SG” column if the member did not work the whole month;
- add any non-concessional contributions (previously member voluntary contributions) paid in the “Member Contributions” column, ensuring provision of the member’s Tax File Number (TFN). Non-concessional contributions are after tax monies;
- Concessional contributions (previously Salary Sacrifice contributions) should be shown in the “Employer Additional” contributions column;
- total each page;
- attach new Member Applications to the original contribution return.

### Payment of contributions

The Trustee of SMART requires employers to contribute to the Fund each month. Payments for each month are due by the 7th day of the following month with the Trustee allowing a grace period of up to 14 days. Cheques are to be made payable to SMART, or you can register to pay your super online at [www.smartsuper.net](http://www.smartsuper.net).

# About Your Contribution Return

The contribution return lists all the current members you have enrolled in the Fund. If any details are incorrect or missing, please tell us with your next payment.

**Sugar Manufacturers of Australia Retirement Trust (SMART)**  
CONTRIBUTION RETURN - For APRIL 2007

Employer Number: 123456789  
Contribution Number: 0123456789

EMPLOYER NAME: SAMPLE & PARTNERS

Line	Member #	Member Name	Date of Birth	Wks/New	Award / SGC	Employer Extra	Member	Terminated Members
					Dollars Cents	Dollars Cents	Dollars Cents	D M Y Y Code
1	123456	SMITH John	26/03/1979	5				
2	234567	JONES Jim	19/08/1971	4				
3	345678	TAYLOR Jack	16/09/1964	5				
4	456789	CHONG Jean-Michel	10/07/1973	5				
5	567890	ABDUL James	09/04/1959	4				
6	678901	WEINER Jared	22/08/1966	4				
7	789012	SAMS Jessica	31/12/1950	5				
8	890123	BIGGS Jacque	29/06/1955	5				
9	901234	FLASH JJ	21/11/1978	4				
10	012345	WHO Judy	24/08/1965	5				
11	123457	LUCCINI Jane	03/04/1956	4				

Please make your cheque payable to, and mail to:  
SMART Administration  
GPO Box 1424  
BRISBANE QLD 4001

Subtotal: \_\_\_\_\_  
New Employees Total (from the reverse side): \_\_\_\_\_  
Adjust over/under payments here: \_\_\_\_\_

Grand Total: \_\_\_\_\_

TPICONT/RET 8.0 07/07 ISS2

Members can be listed in:

- Alphabetical order, or
- Member number order

If having the Return in a different order will help you, please contact the SMART Customer Service Centre who will make the change.

Make your cheque payable to SMART. Send your cheque and completed contribution return and all other documents to the address shown here. If you would prefer to pay your super online, please contact SMART Administration on 1800 802 800.

Sometimes "Notes" are printed under members' names. Please help us by actioning the requests as soon as possible. For example "no address provided".

Number of weeks covered by this "contribution return". If the number of weeks does not match the period you are paying for all or some members, please adjust the weeks in the box provided for each member affected.

Please enter in these boxes any under/over payment adjustments from previous month as indicated on your Account Summary.

Please enter in this column next to each member name, the total amount of Award and Superannuation Guarantee (SG) contributions you are paying.

Please enter in this column the total amount of any additional employer and/or salary sacrifice contributions (if applicable) you are paying next to each member name.

If any of your members have left your employment (either permanently or temporarily), please enter the date they left and complete the Reason Code from the table above. If they have changed address, please advise us of their new address in the "Member Listing".

If a member makes additional personal contributions to the Fund, please enter in this column the amount next to his/her name.

The "Grand Total" should be the amount of your payment including the payments for new members from the Member Listing, attached on the reverse.

If you have more than 3 new members to advise, please photocopy this form. EMPLOYER NUMBER: \_\_\_\_\_

### MEMBER LISTING

TITLE	MEMBER'S SURNAME	MEMBER'S GIVEN NAME	EMPLOYER CONTRIBUTION
STREET NUMBER	STREET ADDRESS		SALARY SACRIFICE
SUBURB	STATE		MEMBER CONTRIBUTION
DATE OF BIRTH	EXISTING FUND MEMBER NUMBER	DATE JOINED EMPLOYER	TOTAL
# WEEKS	TAX FILE NUMBER		

Please advise of any employees who have recently moved address:

- MEMBER'S SURNAME: \_\_\_\_\_ MEMBER'S GIVEN NAME: \_\_\_\_\_ MEMBER NUMBER: \_\_\_\_\_  
NEW ADDRESS: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_
- MEMBER'S SURNAME: \_\_\_\_\_ MEMBER'S GIVEN NAME: \_\_\_\_\_ MEMBER NUMBER: \_\_\_\_\_  
NEW ADDRESS: \_\_\_\_\_ STATE: \_\_\_\_\_ POSTCODE: \_\_\_\_\_

Please note: Under new legislation effective from 1 July 2007, unless we have the member's TFN, SMART is unable to accept any voluntary contributions. The member will not qualify for any co-contribution, and may pay excess tax on employer contributions. Please indicate if you require further supplies of Member Application forms.

Quantity: \_\_\_\_\_

SMP/PS/CONT/RTN 479.1 07/07 ISS1

The member listing allows you to do a number of things:

To enrol a new employee as a member of the Fund, please complete this section together with the contributions you are paying for them.

- If they are an existing member of the Fund through a previous employer, enter their SMART membership number in the space provided.
- If they are not a member of the Fund, please ask them to complete an Application for Membership and attach it to the contribution return.

Should you require further supplies of the Product Disclosure Statement, which includes the Member Application form, please enter the number you require here and they will be sent to you.

If a member changes address, please advise us of the new address.

# Do you want to save time and money?

To pay your super online, contact SMART on 1800 802 800.

## Pay your super online

EmployerAccess is the solution for employers wishing to submit their returns via the Internet.

Designed for employers with up to 75 employees, EmployerAccess is secure, paper free and will efficiently update, add and terminate employees. With a self-initiated direct debit payment method, EmployerAccess allows employers total control over how their payments are made. You will also receive a receipt on line. All you need to do is register by completing the form at the back of this booklet.

### Step 1

Log on to [www.smartsuper.net](http://www.smartsuper.net) and click on Employer access.

### Step 2

Choose the month that you wish to pay the contribution return for.

### Step 3

All of your existing members will show on here (just like a paper contribution return). There are three columns where you can insert your contribution amounts: SG/AWARD/ Salary sacrifice and Member voluntary contributions.

### Step 4

Simply enter the amounts you wish to pay for each member.

### Step 5

Submit the payment and receive a receipt online.

You can:

- Add new members
- Terminate members who are no longer employed by you
- Update your employees details
- Print reports
- View and print previous contributions

When submitting your contribution return on line, you have the following payment options:

#### CHEQUE

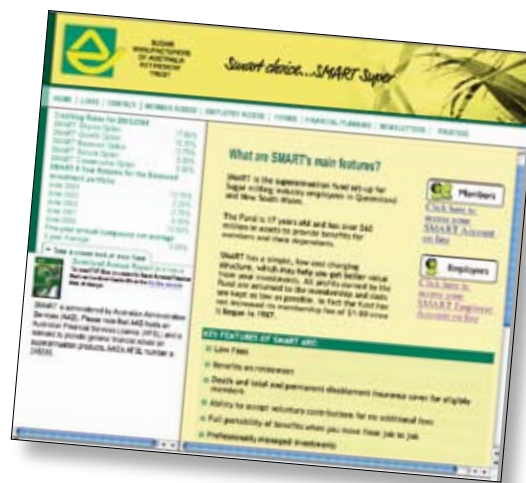
#### ELECTRONIC FUNDS TRANSFER (EFT)

This is where you transfer funds directly from your bank account into the SMART bank account.

#### SELF INITIATING DIRECT DEBIT

This is a one step system where we set up your bank account details on our internal systems and each time you send through your contribution information online, this will trigger a payment to be sent from your bank account to SMART. However, if you do not confirm your details online, then nothing will happen.

*All new members are required to complete a Member Application. Please forward Member Applications to SMART Administration.*



### Non-payment of contributions

The Trustee of SMART is obliged to take action to recover any contributions not paid by an employer. Any member contributions deducted from an employee's wage must be remitted to the Fund by the 28th day of the following month. Severe financial penalties may be imposed under legislation.

### Investment of contributions

The contributions paid to SMART by employers and members are invested by the Trustee. The Trustee is mindful that the size of members' benefits on retirement will depend on how well the Trustee manages the investments. The Trustee seeks professional advice and assistance. The Trustee has established investment objectives and investment strategies to safeguard the interests of all parties. Details of the objectives and strategies are contained in the SMART Annual Report.

## Charges, Insurance Premiums and Tax

A full listing of fees and charges associated with SMART member accounts are fully disclosed in the attached SMART Product Disclosure Statement (PDS).

## Taxation

### 1. EMPLOYER CONTRIBUTIONS

Employer contributions are taxed at 15% on receipt by the Fund. This is a Federal Government Tax and is deducted by the Fund from contributions received from employers and paid to the Australian Taxation Office.

### 2. NON-CONCESSIONAL CONTRIBUTIONS (Previously Member Voluntary Contributions)

Tax is not deducted from after-tax personal contributions made to the Fund.

## Benefits for Members

The Fund provides the following benefits:

- Retirement;
- Death Cover;
- Total and Permanent Disablement Cover;
- Voluntary Salary Continuance Insurance;
- Other circumstances, for example severe financial hardship and compassionate reasons.

The Trustee has arranged insurance cover for members who die or suffer total and permanent disablement. The insurance cover is provided 24 hours per day, 7 days a week whilst premiums are being paid, and subject to the policy conditions. The default level of cover is one unit of Death and Total and Permanent Disablement Cover. Insurance cover under SMART is automatically given to new members upon joining the Fund, from 1 July 2007.

### When does cover cease?

Cover for death and total and permanent disablement insurance ceases on the earliest of:

- The members 65<sup>th</sup> birthday, or
- Twelve calendar months after the date of the last employer contribution; or
- Once the member's account balance falls below \$1000; or
- When the member provides written notice to opt out of insurance.

### How a Member Claims a Benefit

A benefit claim form needs to be completed and signed by the member (or the member's dependants in the event of death) before a benefit can be paid.

The employer's assistance will be sought in some claims for benefits. If a member dies the employer may be asked to advise details of any known dependants. In the case of total and permanent disablement, the employer will be required to complete a report about the member's work history and information about any injuries that the member may have sustained. Contact SMART Administration for further information and for the claim form applicable to the reason for the benefit.

All benefits (rollovers etc.) are calculated by SMART Administration and normally paid within 5 business days after the claim form is received. Delays can be expected if the claim form is incomplete or documentation is missing.

Payment of benefits in the event of death or total and permanent disablement will take longer and will depend on the availability of documentation such as wills, birth and death certificates, medical reports and information about dependants. These benefits may include the fund's insurer and will require Trustee approval, and delays can occur if some of the information is not available.





## Enquiries

If you wish to make an enquiry about the Fund, or if you have any concerns about its operation or management, please contact SMART Administration at the address detailed on page 10.

## Complaints

Any written enquiry or complaint will be acknowledged by return mail, and in most cases responded to in detail within 28 days. If you are not satisfied that your enquiry or complaint has been satisfactorily answered, you should write to the Complaints Officer, c/- SMART Administration, GPO Box 1424, Brisbane QLD 4001.

Your concerns will be referred to the Trustee for consideration. The Complaints Officer will advise you of the outcome. Legislation requires that all complaints are dealt with within 90 days.

## Dispute Resolution

If you are not satisfied with the Fund's handling of your complaint or the Trustee's decision you may contact the Superannuation Complaints Tribunal (SCT). The SCT is an independent body established by the Federal Government to assist members or beneficiaries in resolving certain superannuation complaints. The SCT may be able to help resolve the complaint, but only after you have used SMART's own complaint handling process. If the SCT accepts your complaint, it will try and resolve the matter through conciliation by helping bring both sides to a mutual agreement. You should first ring to find out whether the SCT can handle your complaint, and the type of information you need to provide. You can contact the Superannuation Complaints Tribunal on 1300 780 808 for the cost of a local call anywhere in Australia.

The address for correspondence is:

Superannuation Complaints Tribunal  
Locked Mail Bag 3060  
GPO Melbourne 3001

## Services for Employers and Members

### Record of Contributions

Shortly after 30 June each year, the Fund will send each participating employer a record of the contributions paid during the preceding 12 months, which have been taxed by the Fund. These contributions are deductible to the Employer up to the age-based deductible limits as set by the Australian Tax Office (ATO). The Record of Contributions will assist in calculating the tax deduction to be claimed by the employer.

### Statements to members

Members receive a Benefit Statement as at 30 June each year showing their benefits in the Fund including account balance, insurance cover (if applicable), tax and charges. Investment earnings credited to a member's account to 30 June each year are also shown. In addition, members will receive as at the end of December, a record of contribution (ROC) statement which will list all the contributions received for the half year ended 31<sup>st</sup> December.

### Changes to information

It is critical that the Fund is advised of any changes in an employer's address, business name or nature of business, or ownership.

It is also critical that the Fund is advised of any changes in circumstances that may affect the payment to members. An incorrect or outdated address can prevent members from receiving their Statement and other information about their membership of the Fund. Much of the money in the Fund will be preserved until a member reaches at least age 55 years and retires. Therefore, it is important that members ensure that their address is always current.

Contact SMART Administration or log on to [www.smartsuper.net](http://www.smartsuper.net) for a supply of change of member details forms. The forms can be used to advise a change of address, name and beneficiary. If the member's name has changed a copy of a marriage certificate, deed poll or statutory declaration must be attached to the notification form returned to SMART Administration.

Alternatively, if you are a registered online employer you can change member's details via the internet.



## Service Providers

### Administrator:

Australian Administration Services (AAS)

### Auditors:

William Buck

### Insurer:

AXA  
(The National Mutual Life Association of Australasia Limited)

### Investment Consultant:

AON Consulting Pty Ltd

### Bank:

Commonwealth Bank

### Eligible Rollover Fund:

National Preservation Trust

### Legal Adviser:

McCullough Robertson

### Investment Managers:

AMP  
Coastal Capital  
Credit Suisse  
ING  
Macquarie Investment Management Limited  
Massachusetts Financial Services  
Wilshire Private Markets Australia  
CBA  
Barclays Global Investors  
Cooper Investors  
Alliance Bernstein  
Ausbil

Note: Investment Managers are subject to change, however these managers are correct at the time of printing this document.

### Additional Information

The SMART Product Disclosure Statement for new members contains more information about the Fund and, in particular, the benefits available. Any employer who requires additional information or has a question about any aspect of the Fund should contact a Customer Service Consultant at SMART.

## Tax File Numbers (TFNs) – Employer Obligations

Superannuation funds are now required by legislation to collect their member's Tax File Numbers (TFNs). You must pass an employee's TFN to the superannuation fund of which they are a member, if the employee (member) authorises you to do so. Employee TFNs must be forwarded when you make a contribution to the Fund, or where no contribution is made to the Fund, within 14 days of an employee authorising provision of their TFN. Under legislation, a maximum penalty of \$1,100 may apply each time this requirement fails to be complied with.

- The Employment Declaration form now includes an authorisation for employers to provide the Tax File Numbers of their new employees to their superannuation fund.

Tax File Numbers can be provided in the following ways:

- Members joining SMART may provide their Tax File Number on their Member Application.
- The employer may forward employee's Tax File Numbers on the monthly contribution return. However, the employee must give specific consent to do this.

SMART maintains strict security on its members' Tax File Numbers and uses them only for legally authorised purposes.

## Address:

### How To Contact SMART

SMART Administration  
GPO Box 1424 BRISBANE QLD 4001

**Freecall:** 1800 802 800

**Local Callers:** (07) 3013 8801

**Fax:** (07) 3013 8898

**Email:** [smart@aas.com.au](mailto:smart@aas.com.au)

**Website:** [www.smartsuper.net](http://www.smartsuper.net)

# SMART

## Application to become a Participating Employer



SUGAR  
MANUFACTURERS  
OF AUSTRALIA  
RETIREMENT  
TRUST

**Mail: SMART Administration GPO Box 1424 Brisbane Qld 4001 Freecall: 1800 802 800**

### IMPORTANT:

Please use BLOCK letters and black ink when completing this form and ensure it is signed and dated.  
Incomplete applications will not be processed and will be returned to you.  
Issued in conjunction with the Smart Product Disclosure Statement – July 2007

### Employer details

Registered Name					
<input type="text"/>					
Trading Name					
<input type="text"/>					
Australian Company Number (ACN)	Australian Business Number (ABN)				
<input type="text"/>	<input type="text"/>				
Registered Address					
Street Number / PO Box	Street Name				
<input type="text"/>	<input type="text"/>				
Suburb / Town /City	State	Postcode			
<input type="text"/>	<input type="text"/>	<input type="text"/>			
Week pay day	<input type="checkbox"/> Monday	<input type="checkbox"/> Tuesday	<input type="checkbox"/> Wednesday	<input type="checkbox"/> Thursday	<input type="checkbox"/> Friday

### Contact details (e.g. Pay Office)

Mr/Mrs/Ms/Miss	Surname	
<input type="text"/>	<input type="text"/>	
Given Names		
<input type="text"/>		
Street Number / PO Box	Street Name	
<input type="text"/>	<input type="text"/>	
Suburb / Town /City	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Phone Number	Fax Number	
<input type="text"/>	<input type="text"/>	
Position Within Business		
<input type="text"/>		
Email Address		
<input type="text"/>		

### Contribution Commencement Date

This is the date from which you nominate to pay contributions. The Contribution Return frequency rate is MONTHLY.

Date contributions will commence from:

### Electronic Processing

There are a number of electronic and internet-based options for providing contribution details more efficiently. You can elect to send an electronic file instead of paper contribution return or complete the contribution details on line via the internet. Please contact SMART Administration for details about the most suitable method for you.

I am interested in paying contributions by (please tick which option you would like to use):

Internet       Payroll File       Excel Spreadsheet

Please turn over and complete the Deed of Adherence

114.1 0707 03 1

Trustee: S.M.A.R.T. PTY LTD ABN 71 010 747 574 AFSL 295142 RSE L0001175 RSE R1004229  
Freecall: 1800 802 800 Fax: (07) 3013 8898 Email: smart@aas.com.au Web: www.smartsuper.net



### Employer Registration

The Employer applies to SMART Pty Ltd ("Trustee") to become a Participating Employer in the Sugar Manufacturers of Australia Retirement Trust ("Fund") for the benefit of its employees and the parties agree that:

1. In consideration of the Trustee accepting from the Commencement Date, the Employer's application to participate in the Fund the Employer agrees to be bound by the terms and conditions of the Trust Deed relating to the Fund, including making contributions for its employees who are members of the Fund as required under the Trust Deed.
2. The Employer agrees that it is liable to pay any costs or loss incurred by the Trustee of the Fund relating to any arrears of contributions and the recovery of those arrears payable by the Employer.
3. In signing this agreement, the Employer has in place a written agreement with their employees advising that they are happy to join and pay contributions to SMART.
4. I have read the Product Disclosure Statement.

Employers Signature

Date (DD/MM/YYYY)

### Company to execute here

Company Name

Director's Signature

Director's Full Name

Date (DD/MM/YYYY)

Company Secretary Or Second Director's Signature

Company Secretary Or Second Director's Full Name

Date (DD/MM/YYYY)

### Sole Proprietor to execute here

Proprietor's Signature

Proprietor's Full Name

Date (DD/MM/YYYY)

Witness's Signature

Witness's Full Name

Date (DD/MM/YYYY)

### Partners to execute here

Partner's Signature

Witness's Signature

Partner's Full Name

Partner's Signature

Witness's Signature

Partner's Full Name

Partner's Signature

Witness's Signature

Partner's Full Name

Partner's Signature

Witness's Signature

Partner's Full Name

114.1 0707 03 2

# MEMBER LISTING

If you have more than 3 new members to advise, please photocopy this form.

EMPLOYER NUMBER:

TITLE	MEMBER'S SURNAME	MEMBER'S GIVEN NAME	EMPLOYER CONTRIBUTION
STREET NUMBER	STREET ADDRESS		SALARY SACRIFICE
SUBURB		STATE	MEMBER CONTRIBUTION
DATE OF BIRTH	EXISTING FUND MEMBER NUMBER	TAX FILE NUMBER	TOTAL
		# WEEKS	
		DATE JOINED EMPLOYER	
		POSTCODE	

TITLE	MEMBER'S SURNAME	MEMBER'S GIVEN NAME	EMPLOYER CONTRIBUTION
STREET NUMBER	STREET ADDRESS		SALARY SACRIFICE
SUBURB		STATE	MEMBER CONTRIBUTION
DATE OF BIRTH	EXISTING FUND MEMBER NUMBER	TAX FILE NUMBER	TOTAL
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DATE OF BIRTH	EXISTING FUND MEMBER NUMBER	TAX FILE NUMBER	TOTAL
		# WEEKS	
		DATE JOINED EMPLOYER	
		POSTCODE	

Please advise of any employees who have recently moved address:

1	MEMBER'S SURNAME	MEMBER'S GIVEN NAME	MEMBER NUMBER
	NEW ADDRESS		STATE
			POSTCODE
2	MEMBER'S SURNAME	MEMBER'S GIVEN NAME	MEMBER NUMBER
	NEW ADDRESS		STATE
			POSTCODE

Please note: Under new legislation effective from 1 July 2007, unless we have the member's TFN, SMART is unable to accept any voluntary contributions. The member will not qualify for any co-contribution, and may pay excess tax on employer contributions.

Quantity

Please indicate if you require further supplies of Member Application forms.

If you have more than 3 new members to advise, please photocopy this form.

EMPLOYER NUMBER:

# MEMBER LISTING

TITLE	MEMBER'S SURNAME	MEMBER'S GIVEN NAME	EMPLOYER CONTRIBUTION
STREET NUMBER	STREET ADDRESS	SALARY SACRIFICE	.
SUBURB		MEMBER CONTRIBUTION	.
DATE OF BIRTH	EXISTING FUND MEMBER NUMBER	TOTAL	.
		# WEEKS	
		TAX FILE NUMBER	
		STATE	
		POSTCODE	

TITLE	MEMBER'S SURNAME	MEMBER'S GIVEN NAME	EMPLOYER CONTRIBUTION
STREET NUMBER	STREET ADDRESS	SALARY SACRIFICE	.
SUBURB		MEMBER CONTRIBUTION	.
DATE OF BIRTH	EXISTING FUND MEMBER NUMBER	TOTAL	.
		# WEEKS	
		TAX FILE NUMBER	
		STATE	
		POSTCODE	

TITLE	MEMBER'S SURNAME	MEMBER'S GIVEN NAME	EMPLOYER CONTRIBUTION
STREET NUMBER	STREET ADDRESS	SALARY SACRIFICE	.
SUBURB		MEMBER CONTRIBUTION	.
DATE OF BIRTH	EXISTING FUND MEMBER NUMBER	TOTAL	.
		# WEEKS	
		TAX FILE NUMBER	
		STATE	
		POSTCODE	

**Please advise of any employees who have recently moved address:**

MEMBER'S SURNAME	MEMBER'S GIVEN NAME	MEMBER NUMBER
NEW ADDRESS		STATE
		POSTCODE
MEMBER'S SURNAME	MEMBER'S GIVEN NAME	MEMBER NUMBER
NEW ADDRESS		STATE
		POSTCODE

Quantity

Please note: Under new legislation effective from 1 July 2007, unless we have the member's TFN, SMART is unable to accept any voluntary contributions. The member will not qualify for any co-contribution, and may pay excess tax on employer contributions. Please indicate if you require further supplies of Member Application forms.

# SMART Employer Direct Debit Request for Online Super



SUGAR  
MANUFACTURERS  
OF AUSTRALIA  
RETIREMENT  
TRUST

**Mail: SMART Administration GPO Box 1424 Brisbane Qld 4001 Freecall: 1800 802 800**

**IMPORTANT:** Please use BLOCK letters and black ink when completing this form and ensure it is signed and dated.  
Please complete all sections

## Employer details

Employer Number	Month deductions to commence (MM/YYYY)	
<input type="text"/>	<input type="text"/>	
Employer Name		
<input type="text"/>		
Contact name		
<input type="text"/>		
Business Address		
<input type="text"/>		
Suburb / Town / City	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Email Address		
<input type="text"/>		

## Details of the account to be debited

Name of Financial Institution		
<input type="text"/>		
Address of Financial Institution		
<input type="text"/>		
Suburb / Town / City	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of account to be debited		
<input type="text"/>		
BSB Number	Account Number	
<input type="text"/>	<input type="text"/>	

## Business/Company details

I/We,	
Given names / surname	
<input type="text"/>	
Company name	
<input type="text"/>	
Australian Business number	
<input type="text"/>	
authorise S.M.A.R.T. Pty Ltd ABN 97 620 693 233 as Trustee for Sugar Manufacturers of Australia Retirement Trust (USER ID No. 067628) to arrange for funds to be debited from my/our account at the financial institution identified above and prescribed through the Bulk Electronic Clearing System (BECS). This authorisation is to remain in force in accordance with the terms described in the Service Agreement.	
Your Signature	Co-Signature (all signatures may be required for joint accounts)
<input type="text"/>	<input type="text"/>
Date (DD/MM/YYYY)	Date (DD/MM/YYYY)
<input type="text"/>	<input type="text"/>

481.6 0807 01 1

Trustee: S.M.A.R.T. PTY LTD ABN 71 010 747 574 AFSL 295142 RSE L000 1175 RSE R 100 4229  
Freecall: 1800 802 800 Fax: (07) 3013 8898 Email: smart@as.com.au Web: www.smartsuper.net

SMART Super...  
SMART Choice



SUGAR  
MANUFACTURERS  
OF AUSTRALIA  
RETIREMENT  
TRUST

→ contact us

**(07) 3013 8801 (local callers)**  
**1800 802 800 (freecall)**

fax: (07) 3013 8898

GPO Box 1424  
Brisbane Qld 4001

Level 8, IBM Building  
348 Edward Street  
Brisbane Qld 4000

**[www.smartsuper.net](http://www.smartsuper.net)**  
[smart@aas.com.au](mailto:smart@aas.com.au)