Important tool to monitor contributions

Strict annual contribution caps exist to ensure that the amount of super benefits you one day receive results from contributions made gradually over the course of your life. If your contribution caps are exceeded - even if accidentally - up to 93% of a contribution might have to be paid to the government.

Your Name:.....
Name of every Fund you are a member of:.....
Relevant Financial Year: **2010**

List all **Concessional Contributions*** received by all of your funds in respect of you during the financial year

Date	Contributor	Recipient Fund	Amount	Running Total
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The running total should never be greater than your relevant concessional contributions cap. If the running total is greater than your relevant concessional contributions cap, contact your advisor immediately.
Your relevant concessional contributions cap is as follows:

Contribution Limits

	2010-2012		2012 onwards	
	Concessional	Non-Concessional	Concessional	Non-Concessional
Members under 50 at year end*	25,000	150,000	25,000	150,000
Members between 50 and 65*	50,000	150,000	25,000	150,000
Members between 65 and 75 (must meet work test)	50,000	150,000	25,000	150,000
Over 75	Mandated only	Nil	Mandated only	Nil

*Broadly, a concessional contribution is a contribution to a fund that is included in the fund's assessable income. This typically includes all contributions made by employers and all personal deductible contributions

List all **non-concessional contributions**** received by all your funds in respect of you during the financial year:

Date	Contributor	Recipient Fund	Amount	Running Total
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The running total should never be greater than your relevant non-concessional contributions cap. If the running total is greater than your relevant non-concessional contributions cap, contact your advisor immediately.
Your relevant concessional contributions cap is listed on page 1.

If you are under 65, you may 'bring forward' up to 3 times your non-concessional contributions cap, and make up the balance in the remaining 2 years.
For example, your fund may receive $450,000 over the next 3 years, ***or*** $450,000 in the current year, provided that no further non-concessional contributions are received in the next 2 years.

However, you need to be aware that if you have gone over your non-concessional cap in the last 3 years, you will need to contact your Davidsons Super Team member to determine the correct non-concessional limit for your situation.