

Changes to superannuation law*

Impacts members 50 years and over

! Additional tax will apply to contributions in excess of the limit

We are writing to inform you about a change in the law that affects members aged 50 years and over.

The limit to the amount of concessional contributions you can make has been reduced. Concessional contributions are before-tax contributions and include your employer's compulsory superannuation guarantee contributions, any additional employer contributions, salary sacrifice contributions and any personal tax deductible contributions made by you.

From 1 July 2012 the maximum amount of concessional contributions that can be made is \$25,000 each financial year.

This limit applies per member, not per fund. This means that contributions made to your other funds are included in the limit and additional tax will apply to contributions in excess of this limit.

If you are 50 years of age or older and may be affected by this change we encourage you to talk to your financial adviser or call us on 1300 362 415 for more information.

If you would like assistance in planning for your retirement or are looking to make the most of your hard earned super, please call us on 1300 362 415. We are here to assist you to achieve your financial goals for retirement.

Yours sincerely

MTAA Super Administration

State offices

Sydney Level 5, 477 Pitt Street Sydney NSW 2000	Melbourne Level 2, 2 Lonsdale Street Melbourne VIC 3000	Canberra Level 2, 11 London Circuit Canberra ACT 2600	Perth Level 2, 12 St Georges Terrace Perth WA 6000	Adelaide Level 2, 104 Frome Street Adelaide SA 5000	Brisbane Level 10, 120 Edward Street, Brisbane QLD 4000	Hobart Ground Floor 119 Macquarie Street Hobart TAS 7000
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