

## Beca Super Scheme Contribution Rate Change Request

Use this form to request a change to your total employee (i.e. personal) contribution rate. The required minimum total employee contribution rate is 4% of gross salary (with the first 3% credited to your Locked-in Balance and the other 1% credited to your Standard Balance).

You can choose a higher rate – currently 6%, 8% or 10%. Please note though that the Beca employer contribution rate (4% of gross salary, increasing to 4.5% effective 1 May 2026, in each case less contribution tax) will remain fixed whatever you contribute.

Please note also that whatever your chosen total contribution rate:

- you agree as a term of your Scheme membership that the portion of your personal contributions credited to your Locked-in Balance will be fixed at 3%; and
- the portion of Beca's contributions credited to your Locked-in Balance will be fixed at 3% less contribution tax;

and the remainder of your own and Beca's contributions will be credited to your Standard Balance<sup>1</sup>.

Employee Number:

Name:

Email:

Please indicate the total employee contribution rate you wish to change to (tick one):

4%

☐

6%

☐

8%

☐

10%

☐

The change is to take effect from: \_\_\_\_\_

Signature: \_\_\_\_\_

Dated: \_\_\_\_\_

Email completed form to: [Beca.Super@mjlw.co.nz](mailto:Beca.Super@mjlw.co.nz)

<sup>1</sup> The minimum rates of locked-in employee and employer contributions required by legislation (currently 3% of gross salary) may increase, in which case the split between locked-in and standard contributions will change. See the **Product Disclosure Statement** for more details.