

# spouse contribution advice form

To make a spouse contribution please complete this form. If the receiving spouse is not currently a member of CareSuper, a Member application form will also need to be completed.

Please complete the form in blue or black pen and block letters.

Please provide details of the person making the spouse contribution.

## 1. Personal details of receiving spouse

→ Is the receiving spouse currently a member of CareSuper?  Yes  No

If YES, please provide CareSuper member number.

If NO, your spouse will need to join CareSuper before they can receive contributions made by you. Contact the CareSuperLine and request to become a member.

**The person for whom the contribution is being made**

Surname  Mr/Mrs/Ms/Miss/Dr

Given names  Date of birth (DD/MM/YYYY)  /  /

Address

Suburb/town  State  Postcode

Telephone (home)  Telephone (work)

Email address

## 2. Personal details of taxpaying contributor

→ Surname  Mr/Mrs/Ms/Miss/Dr

Given names  Date of birth (DD/MM/YYYY)  /  /

Address

Suburb/town  State  Postcode

Telephone (home)  Telephone (work)

Email address

## 3. Contribution amount

→ Amount of contribution \$  Please make cheque payable to CareSuper.

## 4. Declaration (signed by taxpaying contributor)

I have read and understood the conditions on page 2 of this form. I confirm that these contributions are made:

- For a spouse (as defined on page 2 of this form),
- By an Australian resident taxpayer earning assessable income
- For my receiving spouse who is an Australian resident:
  - under age 65, or
  - aged 65 to 69 and who has been gainfully employed for at least 40 hours in a continuous 30 day period during this financial year.
- At the time making this spouse contribution, we live together on a permanent basis either as legal or defacto spouse (including opposite and same sex)

### PRIVACY

- In completing this Spouse contribution advice form: I confirm that I have read the CareSuper Privacy information. I understand how CareSuper intends to handle my personal information and that my personal information will only be used for the purposes specified.
- I consent to the collection and use of my personal information by the Trustee for the purpose of making spouse contributions.

If you have any questions about your rights under the privacy legislation, please call the CareSuperLine on 1300 360 149.

### Contributor's signature

→  Date (DD/MM/YYYY)  /  /

**!**  
A fully completed Spouse contribution advice form must be sent to CareSuper with each separate spouse contribution.

## Spouse contributions

You can make contributions into CareSuper on behalf of your spouse regardless of whether your spouse is employed or not subject to certain conditions.

### Tax rebate for spouse contributions

A person may be entitled to a tax rebate of up to a maximum of \$540 per year for contributions made on behalf of their non-working or low-income spouse, whose assessable income (and reportable fringe benefits) is less than \$13,800 in a year.

The rebate is calculated as 18% of the contributions made to a complying super fund, up to a maximum contribution limit of \$3000. The rebate reduces by \$1 for each \$1 that the spouse's assessable income in the year exceeds \$10,800 and reduces to zero where the spouse's assessable income is \$13,800 or more.

### Who is eligible to claim the rebate?

The rebate is available if you are an Australian resident and tax payer making after-tax contributions on behalf of your low-income or non-working resident spouse. The assessable income of the spouse must be within the above ranges and the rebate does not apply if you are entitled to a deduction for the contributions as the employer of the spouse.

**Note:** *spouse means both a legal and de facto spouse, whether of the opposite or same sex. Spouse does not include a person who lives separately and apart from the taxpayer on a permanent basis, even though legally married to the taxpayer.*

### Is there a limit on spouse contributions?

Spouse contributions count towards the receiving spouse's contribution cap. There is, also, a limit on the contributions for which a rebate can be claimed.

### What are the preservation rules for spouse contributions?

If the spouse has never been employed before age 65, all contributions and investment earnings are preserved until age 65.

If the spouse has been employed at any time, all contributions and investment earnings are preserved until they reach preservation age and retires or over 65. Other grounds also apply in special circumstances.

### Personal contributions made by a spouse

Your spouse may make personal contributions into CareSuper in their own right. If they are 65 or under 70, however, they must have worked 40 hours for 30 consecutive days to qualify.

All personal contributions made by an eligible spouse are treated as non-concessional contributions and must be preserved until they reach preservation age or retirement.

### How are spouse contributions treated for taxation purposes?

Eligible spouse contributions are:

- Non-concessional (after-tax) contributions
- Tax-free when eligible to be withdrawn on or before retirement, and counted towards the receiving spouse's contribution limit.

CareSuper cannot accept spouse contributions unless your spouse has supplied their TFN to us.

The contributing spouse needs to claim the tax offset through their tax return. It is not an automatic process.

### The non-concessional contributions cap also applies to spouse contributions.

'Non-concessional' (after tax) contributions are not subject to contributions tax. However non-concessional (after tax) contributions are limited to |\$150,000 per year or \$450,000 over 3 years for people under 65. Contributions above these limits will be taxed at the top marginal rate plus Medicare levy (currently 46.5%).

### Spouse

For the purpose of superannuation a spouse includes another person (whether of the same or different sex) with whom the person is in a relationship that is registered under a law of a State or Territory prescribed for the purposes of section 22B of the Acts Interpretation Act 1901 as a kind of relationship prescribed for the purposes of that section who, although not legally married, lives with the person on a genuine domestic basis in a relationship as a couple.



Return this completed form with your cheque to:

CareSuper  
Locked Bag 5087  
Parramatta NSW 2124

For more information call the CareSuperLine

1300 360 149



### Contribution splitting with your spouse

CareSuper members with a super account can request to split their super contributions to their spouse's super account, either in CareSuper or another super fund.

Splitting allows you to transfer your concessional contributions (up to a certain limit) made during the year to your spouse's account.

To find out how contribution splitting works, visit [caresuper.com.au](http://caresuper.com.au)

Please note: Contributions made into CareSuper on behalf of your spouse (otherwise known as spouse contributions) cannot be split.