

contribution splitting form

Complete this form to split your CareSuper concessional (before-tax) contributions with your spouse.

Please complete the form in blue or black pen and block letters. Please tick (✓) ALL applicable boxes.



Refer to page 3 of this form for information on how contribution splitting works.

Please provide details of the spouse who is receiving the split contribution.

Please provide details of your spouse's super fund.

1. Your personal details

| | | |
|-------------------------|--|----------------------|
| CareSuper member number | Date of birth (DD/MM/YYYY) | Title |
| <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> |
| Surname | | |
| <input type="text"/> | | |
| Given names | | |
| <input type="text"/> | | |
| Address | | |
| <input type="text"/> | | |
| Suburb/town | State/Territory | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Telephone | Mobile number | |
| <input type="text"/> | <input type="text"/> | |
| Email address | | |
| <input type="text"/> | | |

2. Your spouse's details

| | | |
|----------------------|--|----------------------|
| Title | Date of birth (DD/MM/YYYY) | Tax file number |
| <input type="text"/> | <input type="text"/> / <input type="text"/> / <input type="text"/> | <input type="text"/> |
| Surname | | |
| <input type="text"/> | | |
| Given names | | |
| <input type="text"/> | | |
| Address | | |
| <input type="text"/> | | |
| Suburb/town | State/Territory | Postcode |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Telephone | Mobile number | |
| <input type="text"/> | <input type="text"/> | |
| Email address | | |
| <input type="text"/> | | |

3. Your spouse's super fund

| | | |
|---|--|---|
| Is your spouse a CareSuper member? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| CareSuper fund details | | OR Other fund details |
| Member account number | <input type="text"/> | Member account number |
| Fund name | CareSuper | Fund name |
| Fund address | Locked Bag 5087 Parramatta NSW 2124 | Fund address |
| Fund phone number | 1300 360 149 | Fund phone number |
| Australian business number (ABN) | 98 172 275 725 | Australian business number (ABN) |
| Superannuation Product Identification Number (SPIN)/ Unique Superannuation Identifier (USI) | CAR0100AU | Superannuation Product Identification Number (SPIN)/ Unique Superannuation Identifier (USI) |

See over >



If you would like to split personal contributions for which you intend to claim a deduction, you must first lodge the **Deduction for personal contributions** form, available from the 'Forms' page at caresuper.com.au/forms.



4. Contribution splitting details

Financial year

Please select the year (✓) the contributions you are splitting relate to.

2015/16

2016/17*

* Please note, you can only split contributions made in the 2016/17 financial year if your entire benefit is rolled over, transferred or withdrawn as a lump sum benefit (or combination of these) before 30 June 2016.

Contribution splitting amount

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of your concessional (before-tax) contributions or more than the concessional contributions cap for the relevant financial year.

Concessional contributions are:

- Employer contributions (including salary sacrifice contributions)
- Personal contributions you have advised the fund you will claim as a tax deduction (for example, because you are self-employed).

\$.00 OR %

Please read this declaration before you sign and date this form.



Important Providing proof of identity

Please read the important information about proof of identity on page 3 before signing this form.



5. Member request and declaration

I have read and understood the information on this form. I confirm that:

- I am requesting a split for my spouse (as defined on page 3 of this form)
- I am an Australian resident taxpayer earning assessable income
- I am requesting that CareSuper split the contributions as per the details in Sections 3 and 4 of this form.

I understand that if my spouse is not a CareSuper member a contribution splitting fee of \$50 applies.

I declare that the information provided on this form, along with my proof of identity, is true and correct.

I authorise CareSuper to use, or disclose, the ID information provided to electronically match identity details against government records, or other identification sources.

The identity match process may involve the use of the Australian Government's Document Verification Service and our third-party identity match provider. CareSuper reserves the right to request additional ID information from you, if required.

Privacy

I confirm that I have read the CareSuper Privacy Policy at caresuper.com.au/privacypolicy. 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 my contribution split to my spouse.

If you have any questions about our Privacy Policy, please call the CareSuperLine on **1300 360 149**.

CareSuper may also conduct electronic verification of your ID, subject to your authorisation.

Name (Print in BLOCK LETTERS)

Member's signature

Date (DD/MM/YYYY)

/ /

Your spouse must sign and date this form before you return it to CareSuper.



6. Your spouse's declaration

I declare that at the date of this application I am the spouse of the applicant and I:

- Have not reached my preservation age; or
- Am between my preservation age and 65 years of age and not permanently retired from the workforce.

Name (Print in BLOCK LETTERS)

Spouse's signature

Date (DD/MM/YYYY)

/ /

Important information

Contribution splitting

Contribution splitting is a strategy that allows a person to split their concessional (before-tax) super contributions made during the year to their spouse's super account, either with CareSuper or another super fund.

Eligibility of your spouse

To receive your split contribution, your spouse must be:

- Less than the preservation age that applies to them
- Aged between their preservation age and 65 years of age and not permanently retired from the workforce.

Contribution splitting cannot be made to a spouse aged 65 or over.

For the purpose of this application a spouse includes:

- A person you are legally married to
- A person you are in a relationship with that is registered under certain state or territory laws (including registered same-sex relationships)
- A person of the same or of a different sex, who lives with you on a genuine domestic basis in a relationship as a couple (known as a 'de-facto spouse').

Contributions that can be split

Only concessional (before-tax) contributions made during the previous financial year can be split with your spouse, subject to the maximum amount. These include:

- Any before-tax contributions your employer made for you (including salary sacrifice contributions)
- Before-tax personal contributions which you have claimed as a tax deduction (usually only self-employed people can make this type of contribution). You must first lodge the **Deduction for personal contributions** form, available from the 'Forms' page at caresuper.com.au/forms.

Contributions that cannot be split

Some of the contributions that cannot be split with your spouse include:

- Non-concessional (after-tax) contributions
- Amounts rolled over from other super funds
- Government super co-contributions.

Maximum splittable amounts

The maximum amount of contributions that can be split is the lesser of 85% of your concessional contributions for that financial year, and the concessional contributions cap for that financial year.

Visit ato.gov.au for more information about the super contributions caps.

Applying to split contributions

You must apply to split your contributions. Your split request must be made in the financial year immediately after the financial year in which the contributions were made.

For example, if you would like to split contributions made between 1 July 2015 and 30 June 2016 you must apply by 30 June 2017.

However, you can apply to split your contributions in the financial year they were made if your entire benefit is being withdrawn before the end of that financial year as a rollover, transfer, lump sum benefit or as a combination of these.

Transferring contributions to your spouse

If you are eligible to split your contributions, please allow up to 3 business days for the transfer to take place.

Once the contributions have been transferred to your spouse's account, they belong to your spouse.

Splitting contributions are subject to preservation rules and cannot be accessed until your spouse reaches their preservation age and permanently retires from the workforce, or satisfies another condition of release.

Contribution splitting fee

There is no processing fee to transfer the split contribution if your spouse has a CareSuper account. If your spouse does not have a CareSuper account, a contributions splitting fee of \$50 applies.

Other things you should know

- CareSuper cannot accept more than one contribution splitting application in a given financial year.
- CareSuper may refuse an application to split your contributions if it would result in your account balance falling below \$1000.
- Contribution splitting does not reduce the amount counted towards your concessional contributions cap. CareSuper reports all the contributions that were made for you to the Australian Tax Office (ATO), including any contributions that were later transferred to your spouse after your contribution is split.
- A contribution cannot be split if your account is subject to a contribution flag or payment split for Family Law purposes.
- A contribution cannot be split if it is a temporary resident contribution.

Proof of identity

Under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) superannuation funds are required to identify, monitor and mitigate the risk that the fund may be used for the laundering of money or the financing of terrorism.

To meet these requirements CareSuper reserves the right to request further information to verify your proof of identity before making any withdrawal from your account.

Providing identification

You are required to provide certified copies of your identification documents in order for us to process your contribution splitting request.

Certified copies are copies of original documents that are signed and 'certified' as being true and correct copies of the original documents by an authorised person.

In order to obtain a certified copy of a document you need to present a clear photocopy of your document, together with the original document, to an authorised person to certify as a true copy of the original document.

All pages must be certified as a true copy of the original document on each page. The certification must include the certifier's signature, printed name, qualification (e.g. police officer), a contact number and the date. Please note that the certification needs to contain an original signature. Faxed or emailed copies will not be accepted. Additional requirements apply in NSW.

As part of our policy, we may ask you for additional certified identification documents (if required). CareSuper may also conduct electronic verification of your ID, subject to your authorisation.

For more information refer to the **Certifying your ID** fact sheet at caresuper.com.au/certifyingID.



Return this completed form to:

CareSuper
Locked Bag 5087
Parramatta NSW 2124

For more information call the CareSuperLine

1300 360 149