

Spouse contribution form



IMPORTANT

Use this form to make a spouse contribution. If the receiving spouse is not currently a CareSuper member, they can join online at caresuper.com.au/join or complete the **Member application** form available at caresuper.com.au/forms.

Complete this form in blue or black pen using BLOCK LETTERS and tick where applicable.

1. PERSONAL DETAILS OF RECEIVING SPOUSE

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

If YES, please provide their CareSuper member account number _____

If NO, your spouse will need to join CareSuper before they can receive contributions from you.

Please provide details of the person **receiving** the spouse contribution.

Surname Title

Given names

_____/_____/_____
Date of birth (DD/MM/YYYY)

Residential address (required)

Suburb State/territory Postcode

Mobile Daytime telephone

Email

2. PERSONAL DETAILS OF CONTRIBUTING SPOUSE

Please provide details of the person **making** the spouse contribution.

Surname Title

Given names

_____/_____/_____
Date of birth (DD/MM/YYYY)

Address

Suburb State/territory Postcode

Mobile Daytime telephone

Email



BPAY CONTRIBUTIONS

You or your spouse can make BPAY® contributions into your super account.

Log in to MemberOnline at caresuper.com.au/login to find your Reference Number and Biller Code. You don't need to use this form to make spouse contributions via BPAY.

REMINDER

Spouse contributions can only be accepted where the spouse has provided their TFN.

3. CONTRIBUTION AMOUNT

\$ _____
Cheque/contribution amount

_____ / _____ / _____
Cheque number

Please make your cheque payable to CareSuper and attach it to this form.

Note that contributions by cheque may take up to 3 working days to be allocated to the account (after we have received it together with your completed form).

4. RECEIVING SPOUSE'S DECLARATION

Receiving spouse to tick (✓) as appropriate

I'm under 67 years of age

OR

I'm aged between 67–74 and I meet the age and work requirements for spouse contributions. I have been gainfully employed at least 40 hours over 30 consecutive days in this financial year with one or more employers.

! If you are aged 67–74 you can only receive spouse contributions if you meet the work test rules, meaning you've been gainfully employed at least 40 hours over 30 consecutive days in the financial year the contribution is being made. We cannot accept spouse contributions if you have reached age 75.

OR

I'm aged between 67–74 and am eligible for the work test exemption. That is:

- I met the work test last financial year,
- I had a total superannuation balance below \$300,000 on 30 June of the last financial year, and
- This is the first financial year I have made or received a contribution under the work test exemption.

DECLARATION

I declare that all the information supplied by me on this form is true and correct. I understand CareSuper can only accept contributions based on the age and work status requirements outlined above.

X

Receiving spouse's signature

_____/_____/_____
Date (DD/MM/YYYY)

5. CONTRIBUTING SPOUSE'S DECLARATION

- I have read and understood the conditions on page 3 of this form.
- I understand that my contribution is non-refundable and that my spouse and I are responsible for understanding the eligibility criteria relevant to spouse contributions.
- I understand that this contribution will be invested as per my spouse's current investment options at the time the payment is processed to my spouse's CareSuper account.

PRIVACY

In completing this form:

- 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 spouse contributions.

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

X

Contributing spouse's signature

_____/_____/_____
Date (DD/MM/YYYY)

ONE FORM FOR EACH CONTRIBUTION

A fully completed **Spouse contribution** form must be sent to CareSuper for each separate spouse contribution paid by cheque.



YOU MUST PRINT AND THEN SIGN THIS FORM

The form won't be valid if you don't sign it.

ONCE YOU'RE DONE

Return this completed form to:

CareSuper
Locked Bag 20019
Melbourne VIC 3001

For more information call **1300 360 149**

ABOUT SPOUSE CONTRIBUTIONS

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

SPOUSE DEFINITION IN SUPER

For the purposes of superannuation law, a spouse includes another person (of the same or opposite sex) you're in a relationship with that is registered under a prescribed state or territory law and who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

SPOUSE CONTRIBUTION LIMITS

Spouse contributions are classified as non-concessional contributions and are subject to the non-concessional caps/limits set by the government. Also, contributions cannot be accepted if the receiving member is no longer eligible to make non-concessional contributions.

HOW SPOUSE CONTRIBUTIONS ARE TREATED FOR TAX 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 tax file number (or 'TFN') to us.

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

Non-concessional (after-tax) contributions are not subject to contributions tax. However, the tax benefits of these contributions are capped and any super contributions over the contributions cap are subject to extra tax. For more information about these limits, visit the ATO website at ato.gov.au.

TAX OFFSET FOR SPOUSE CONTRIBUTIONS

A person may be entitled to a tax offset of up to \$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 \$40,000 in a year.

The offset is calculated as 18% of the contributions made to a complying super fund, up to a maximum contribution limit of \$3000. The offset reduces for each \$1 that the spouse's assessable income in the year exceeds \$37,000, and reduces to zero where the spouse's assessable income is \$40,000 or more. For more information visit ato.gov.au.

ELIGIBILITY RULES FOR THE TAX OFFSET

In order to claim the spouse contribution tax offset, you must meet the following eligibility requirements:

- Both you and your spouse must be Australian residents when the contributions are made
- The contributions must not be made to satisfy a family law obligation to split contributions with your spouse
- You and your spouse must not be living separately or apart on a permanent basis when the contributions are made
- The contributions must not be deductible for you
- The receiving spouse must not exceed their non-concessional cap in the year in which the contribution is made, and
- The receiving spouse must not have had a total super balance exceeding the transfer balance cap as at 30 June of the previous year.

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 the spouse reaches preservation age and retires, or is over 65. Other grounds also apply in special circumstances.



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 ato.gov.au.

Please note that contributions made into CareSuper on behalf of your spouse (as detailed in this form) cannot be split.