

Contribution splitting form



Complete this form to split your concessional (before-tax) contributions with your spouse. Refer to page 4 of this form for information on how contribution splitting works. Complete this form in blue or black pen using BLOCK LETTERS and tick where applicable.

1. YOUR PERSONAL DETAILS (SPLITTING SPOUSE)

Member account number _____ Date of birth (DD/MM/YYYY) _____ Title _____

Surname _____

Given names _____

Residential address (required) _____

Suburb _____ State/territory _____ Postcode _____

Postal address (if different from above) _____

Suburb _____ State/territory _____ Postcode _____

Mobile _____ Daytime telephone _____

Email _____

2. YOUR SPOUSE'S DETAILS (RECEIVING SPOUSE)

Date of birth (DD/MM/YYYY) _____ Title _____ Tax file number _____

Surname _____


Given names _____

Residential address (required) _____

Suburb _____ State/territory _____ Postcode _____

Mobile _____ Daytime telephone _____

Email _____



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

3. YOUR SPOUSE'S SUPER FUND (RECEIVING SPOUSE)

Is your spouse a CareSuper member? Yes No

CARESUPER FUND DETAILS

Member account number

CARESUPER

Fund name

LOCKED BAG 20019

MELBOURNE VIC 3001

Fund address

1300 360 149

Fund phone number

98 172 275 725

Australian business number (ABN)

CAR0100AU

Unique Superannuation Identifier (USI)

OR OTHER FUND DETAILS

Member account number

Fund name

Fund address

Fund phone number (only required for SMSF)

Fund electronic service address (only required for SMSF)

Australian business number (ABN)

Unique Superannuation Identifier (USI)

If your spouse has an SMSF, please provide copy of the SMSF bank statement.

Payment to a registered SMSF will be sent via the electronic service address registered with the ATO. SMSF bank account details will be validated against the bank statement provided.

- A copy of the SMSF's bank account statement, dated within 6 months, is attached.
- Proof of identity is attached (refer to section 5)

4. CONTRIBUTION SPLITTING DETAILS

FINANCIAL YEAR

The contributions I would like to split with my spouse are contributions made to my super account during the financial year ended: 30 / 06 / _____

If you want to withdraw your entire benefit as a transfer and/or lump-sum benefit and you want to split your super contributions with your spouse, you should apply to split your contributions before the end of the financial year in which they were made. Contributions splits cannot be processed after your benefit payment has been made so it is important that any split request is lodged along with (or prior to) your payment instructions on the **Claim your super** form.

For more information call **1300 360 149**.

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).

Please nominate the amount you wish to split in this current financial year.

Tick (✓) which options apply. I would like to withdraw:

Maximum allowed

OR

Dollar amount \$ _____ . _____ (net of tax)

OR

Percentage _____ % (net of tax)

If you nominate an amount greater than the above maximums, the amount transferred will be reduced accordingly.

Please provide details of your spouse's super fund.



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 caresuper.com.au/forms.

5. PROVIDE YOUR TAX FILE NUMBER (TFN) OR PROOF OF IDENTIFICATION

The option to provide your TFN is only available if you want to transfer your super to a complying super fund. If transferring your super to a SMSF you'll need to provide certified or photographic proof of identity. See below for details.

CareSuper is authorised to collect your TFN under the *Superannuation Industry (Supervision) Act 1993*. We will treat it as confidential and only use it for lawful purposes. This includes disclosing it to another superannuation fund when we're arranging a transfer of funds for you. However, you may request in writing that your TFN not be disclosed to any other trustee.

You don't have to provide your TFN, but if you do, this will ensure that any benefit you take from CareSuper does not incur additional tax.

Please note: We will validate your TFN and personal details with the Australian Taxation Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide full proof of identity (see below) and your contribution splitting request will be delayed.

Choose (✓) one of the three options below:

FOR TRANSFERS TO A SUPER FUND (EXCLUDING A SMSF)

Provide TFN

I understand the above statement and agree to provide my TFN.

I advise that my tax file number is: _____

FOR TRANSFERS TO A SMSF ONLY

OPTION 1

Attach photographic proof of identity

You need to attach a scan or photo of your Driver licence (both sides required) **or** Passport **or** Proof of age card **and** a clear photo of you holding your identification.

OR

OPTION 2

Attach certified proof of identity

You need to provide proof of identity in order for us to process your contribution splitting request. Please visit caresuper.com.au/certifyingid or call us on **1300 360 149** and attach certified proof of identity documents to this form.

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.

6. MEMBER REQUEST AND DECLARATION (SPLITTING SPOUSE)

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

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 acknowledge 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 **1300 360 149**.

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

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.

PHOTOGRAPHIC ID

Upload your photographic ID and this form to the 'Contact us' section of your MemberOnline account at caresuper.com.au/login.

IMPORTANT

Providing proof of identity
Please read the important information about proof of identity in Section 5 before signing this form.



Signature

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

Full name

7. YOUR SPOUSE'S DECLARATION (RECEIVING SPOUSE)

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.



Spouse's signature

Date (DD/MM/YYYY)

Full name

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 before June 30 the following year.

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 5 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.

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 \$1,000.
- 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 Taxation 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.
- For more information about the different types of contributions and splitting visit ato.gov.au



YOU MUST PRINT AND THEN SIGN THIS FORM

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

ONCE YOU'RE DONE

Return this completed form and any supporting documents to:

CareSuper
Locked Bag 20019
Melbourne VIC 3001

OR

Upload to the 'Contact us' section of your MemberOnline account.

For more information call **1300 360 149**