

# 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's 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 Australian Taxation Office (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'd 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's 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'd like to split personal contributions for which you intend to claim a deduction, you must first lodge the **Notice of intent** form, available from [caresuper.com.au/noticeofintent](https://caresuper.com.au/noticeofintent).

## 5. PROVIDE YOUR TAX FILE NUMBER (TFN)

### FOR TRANSFERS TO A SUPER FUND (EXCLUDING AN SMSF)

CareSuper is authorised to collect your TFN under the Superannuation Industry (Supervision) Act 1993. We'll 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 make sure that any benefit you take from CareSuper doesn't incur additional tax.

We'll also validate your TFN and personal details with the Australian Taxation Office (ATO). If we can't confirm an exact match with the ATO's records, you'll need to provide full proof of identity and your contribution splitting request will be delayed.

#### Provide TFN

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

I advise that my TFN is \_\_\_\_\_

## 6. PROVIDE PROOF OF IDENTIFICATION (ID)

### FOR TRANSFERS TO AN SMSF ONLY

#### Provide proof of ID

For security reasons, you'll need to provide copies of your current ID documents.

#### I've provided a photo of my:

Driver licence (both sides) or Passport\* or Proof of age card^

**AND**

A clear photo of me holding my selected ID.

Alternatively, you can provide original certified copies of your ID documents – but you'll need to send these via post to **CareSuper Locked Bag 20019, Melbourne VIC 3001**. For more information, please refer to our **Certifying your ID** fact sheet at [caresuper.com.au/certifyingid](https://caresuper.com.au/certifyingid).

\* We can accept an Australian passport that's expired within the last 2 years. Foreign passports must be current and, if not written in English, you'll need to provide an English translation by an accredited translator (we'll accept an original document or certified copy of the translation).

^ Proof of age card must be issued by a state or territory government and be in your name with your photo and signature.

## 7. 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](https://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 us on **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.

X

\_\_\_\_\_  
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](https://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](https://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](https://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

Upload this completed form to the 'Contact us' section of your MemberOnline account at [caresuper.com.au/getintouch](https://caresuper.com.au/getintouch).

OR

Post to:

**CareSuper  
Locked Bag 20019  
Melbourne VIC 3001.**

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