

Split your super contributions with your spouse

Who can split contributions?

You can split contributions with your spouse regardless of your own age, but your spouse must be either:

- less than 60 years of age, regardless of whether they're working or not
- between 60 and 65 years of age, and not retired.

If your spouse is 65 or older, you can't split your super contributions.

A spouse means:

- a person who is legally married to you
- a person who lives with you on a genuine domestic basis in a relationship as a couple, or
- a person with whom you are in a relationship that is registered under law of a State or Territory.

How much can you split?

You can split up to 85% of your before-tax contributions each financial year with your spouse. Any before-tax contributions you split are still counted towards your concessional contributions cap¹, which also includes:

- employer Superannuation Guarantee contributions and any salary sacrifice contributions you make, and
- personal contributions you have advised your super fund you will claim a tax deduction for.

Do split contributions still count towards my contribution caps?

Yes. Any contributions you make to super are counted as part of your contribution limits, not your spouse's limits.

Do you pay tax on super contributions split with your spouse?

There is no additional tax for splitting contributions with your spouse, other than the 15% contributions tax that is typically applied to before-tax contributions.

Requirements for splitting contributions

To be able to split your contributions with your spouse you must:

1. have a minimum account balance of at least \$2,000 before the split
2. split at least \$1,000 and not exceed the Maximum Splittable Amount, and
3. have a minimum account balance of \$1,000 remaining after the split.

When can you apply to split your super contributions?



Contributions made between 1 July and 30 June any financial year can be split from 1 July to 30 June the following financial year. You can only apply to split your contributions once in a financial year.

Can you apply in the same financial year?

If you plan to close your account with AustralianSuper before the end of the financial year, you can apply to split contributions from the super account(s) being closed in the same financial year.

Mary splits her employer contributions with her spouse



Mary's employer contributed \$10,000 to her super fund last financial year. Mary's husband John has taken time out of the workforce to study, so he's not receiving employer contributions at the moment.

In August the couple decided it would be a good idea for Mary to split her employer contributions between their two super accounts, so she made arrangements to have \$6,000 of her contributions paid into John's account instead of hers. This amount is within the maximum amount (\$10,000 x 85%) that can be split.

Bill applies before the end of the financial year



Bill usually splits 50% of his employer contributions with his spouse, Linda. In September, Bill decided to combine super from another super fund into his AustralianSuper account. He fills in a contributions splitting form for the following amounts:

- 50% of his employer contributions made for him in the previous financial year, and
- 50% of his employer contributions made for him so far this financial year.

Bill also asks his other super fund to transfer the rest of his super into his AustralianSuper account.

¹ From 1 July 2019, your concessional contribution cap may be increased for any unused concessional contribution cap amounts carried forward from the last five years, provided you satisfy all of the requirements, including your total superannuation balance just before the start of the financial year being less than \$500,000. This can increase the before-tax contributions amount you can split with your spouse. Please note, your total super balance includes super held outside of AustralianSuper. If you use any unused concessional contribution cap amounts and your total super balance just before the start of the financial year is \$500,000 or more, you may receive an excess concessional contributions notification from the ATO. Please visit ato.gov.au for more information.

Getting advice

Splitting contributions isn't right for everyone. If you're considering splitting your contributions with your spouse, getting financial advice may help.

Call us for simple advice¹

Call us on **1300 300 273**, and ask to speak with a member of the advice team for a Super Health Check, or for simple, personal advice. If your situation is more complex, you can meet face-to-face with a financial planner on a fee-for-service basis. Find out more about your advice options at australiansuper.com/advice

¹ Personal financial advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Fees may apply.

How to split your super with your spouse



Step 1: Complete the attached Split your super contributions with your spouse form. This tells us the amount you want to split and details of your spouse and their super fund.

If your spouse does not have a super account, they can join AustralianSuper as a Personal Plan member at australiansuper.com/join

Step 2: Tell us which financial year you wish to split contributions from. This is usually the previous financial year. If you plan to close your account with AustralianSuper, you can split contributions from the current financial year.

Step 3: Provide proof of your identity. When you move money between super funds, we need proof of your identity. Your super could be worth thousands of dollars, so we need to be sure we're transferring money to the right place. To find out how to get your identity certified, see right and the back of the attached form.

Step 4: Send the completed form, together with your proof of identity, to us at GPO Box 1901, MELBOURNE VIC 3001

How to certify your documents

Read this section if you choose to attach paper copies of certified documentation for providing proof of your identity. Alternatively, you can use electronic verification. See section 4 of the form for details.

1 Get your ID documents and photocopies ready for certification

Take both the ORIGINAL and a photocopy of your CURRENT driver licence, passport or government-issued proof of age card to someone who is authorised to certify ID (e.g. a pharmacist, a medical practitioner, a lawyer, a post office employee, a financial adviser or planner or police officer). If you are using your driver licence or proof of age card, you'll need to photocopy BOTH sides.

If you're withdrawing more than \$10,000 you'll need additional ID:

- \$10,001 up to \$50,000: a CURRENT bill (power, telephone) or bank statement.
- \$50,001 and over: two CURRENT bills (power, telephone) or bank statements.

And all ID must have the same name and mailing address that we have for your super account.

2 Ask an authorised person to certify your ID

To certify your ID, the authorised person needs to compare the photocopy to the ORIGINAL and include the following details on the copy:

- stamp or write 'I certify that this document is a true copy of the original sighted by me on this day [date], [month], [year]'
- their qualification (such as police officer)
- their name
- their registration number (if applicable)
- their signature and the date it was signed.

Every page of the documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected.



For more information about persons authorised to certify your ID, please go to australiansuper.com/IDHelp

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information. AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria, 3001, collects your personal information (PI) to operate, and administer, your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to provide these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, being a part of MUFG Pension & Market Services Holdings Ltd), our contact centre provider (Concentrix Services Pty Ltd), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third-party service providers of your financial adviser. Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

Split your super contributions with your spouse

Complete this form to split before-tax contributions with your spouse.

Please complete in pen using CAPITAL letters and print (X) to mark boxes. Read the Privacy Collection Statement on page 2 of this form to see how AustralianSuper uses your personal information.

1 Provide your personal details

| | | | | | |
|----------------------|-------------------------------|--------------------------|------------------------------|--------------------------|--------------------------|
| Last name | Mr | Mrs | Ms | Miss | Dr |
| <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| First name/s | <input type="text"/> | | | | |
| Date of birth | AustralianSuper member number | | Tax File Number ¹ | | |
| <input type="text"/> | <input type="text"/> | | <input type="text"/> | | |

2 Spouse details

| | | | | | |
|----------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Last name | Mr | Mrs | Ms | Miss | Dr |
| <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| First name/s | <input type="text"/> | | | | |
| Date of birth | <input type="text"/> | | | | |
| Street address | <input type="text"/> | | | | |
| Suburb | State | Postcode | | | |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | | | |

Spouse's super fund details:

☐ Spouse's other super fund details

| | | | | | |
|----------------------------------|--|--|--|--|--|
| Fund name | <input type="text"/> | | | | |
| Fund phone number | Spouse's member or account number ² | | | | |
| <input type="text"/> | <input type="text"/> | | | | |
| Australian Business Number (ABN) | Unique Superannuation Identifier (USI) | | | | |
| <input type="text"/> | <input type="text"/> | | | | |
| Tax file number ¹ | <input type="text"/> | | | | |

☐ Spouse's self-managed super fund (SMSF) details

| | |
|----------------------------------|----------------------------------|
| SMSF name | Australian Business Number (ABN) |
| <input type="text"/> | <input type="text"/> |
| Electronic Service Address (ESA) | |
| <input type="text"/> | |

¹ We're authorised under super law to collect, use and disclose your Tax File Number (TFN). It's optional to provide your TFN, but if we have it, we'll be able to accept all types of contributions from you, you won't pay more tax than you need to and it'll be easier to find your super. If you transfer your super to another fund, we'll give them your TFN unless you tell us not to in writing. Visit australiansuper.com/RefTFN for more details.

² **Important:** If your spouse is not a member of a super fund, they can join AustralianSuper as a Personal Plan member at australiansuper.com/join or call us on **1300 300 273** to have a copy of the *Personal Plan Product Disclosure Statement* sent to them.

3 Contribution splitting details

Which financial year do you wish to split contributions from and how much do you wish to split?

Last financial year: 30 June Amount \$, .00 OR Percentage %

If you plan to close your account with AustralianSuper, you can split contributions from the current financial year

Current financial year: 30 June Amount \$, .00 OR Percentage %

If you are using your unused concessional contribution cap amounts, your total super balance just before the start of the financial year must be less than \$500,000 (other criteria also applies). If it isn't you may receive an excess concessional contributions notification from the ATO. Please note your total super balance includes super held outside of AustralianSuper. Visit ato.gov.au for more information.



4 Provide proof of your identity

Please complete (X) one of the options below.

- ☐ **Option 1 – I want to use electronic verification, and I've provided my identification details for TWO of the following documents listed below.**
- ☐ I also authorise AustralianSuper to disclose my name, residential address and date of birth to the credit reporting agency, Illion, for the sole purpose of verifying my identity, by giving you my Medicare, driver licence or Australian Passport details below. I understand that Illion will confirm with AustralianSuper whether my personal information (in whole or in part) matches their credit information file. I also understand that they will not share any other information from my credit file with AustralianSuper.

I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third-party systems.

Fill out any TWO of the following:

| | |
|--|--------------------------|
| 1. Full name as appears on my Medicare card | |
| <input type="text"/> | |
| My Medicare number is | Valid to |
| <input type="text"/> | <input type="text"/> |
| My reference number on this card is <input type="text"/> | |
| 2. Full name as appears on my driver licence | |
| <input type="text"/> | |
| Licence number | Card number ¹ |
| <input type="text"/> | <input type="text"/> |
| State of issue | Expiry date |
| <input type="text"/> | <input type="text"/> |
| 3. My Australian Passport number is | |
| <input type="text"/> | |
| Place of birth (as shown on your passport) | |
| <input type="text"/> | |
| Country of birth (not shown on your passport) | |
| <input type="text"/> | |
| Family name at birth (not shown on your passport) | |
| <input type="text"/> | |

- ☐ **Option 2 – I want to attach certified paper copies of my documentation.**

I have attached correctly certified photocopies of my original driver licence, passport or government-issued proof of age card.

Please note that each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to australiansuper.com/IDHelp

- ☐ I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.

See page 2 of this form for information about how to have your documents certified.



5 Sign this form

I request that you split the contributions detailed above to my spouse's super account. I have read the Privacy Collection Statement as set out on page 2 of this form, and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.

Sign here

Date

Print full name

Your spouse's declaration

I have read the Privacy Collection Statement as set out on page 2 of this form, and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.

To confirm you can receive a split contribution, you must answer Yes to one of the following:

- ☐ Yes, I am under 60 years, or ☐ Yes, I am aged between 60 and 65 years and not retired.

Sign here

Date

Print full name

Please return this completed form to:

AustralianSuper, GPO Box 1901, MELBOURNE VIC 3001

or upload a copy via our website to australiansuper.com/upload-document

Questions? Call 1300 300 273 or visit australiansuper.com