

Contribution splitting advice

For contributions made during the current or previous financial year

Important: Please provide us with as much information as possible. Please tick box where appropriate. Use **BLOCK** letters and dark ink when completing this form and ensure it is signed and dated. *DENOTES MANDATORY FIELD.



13 11 84 | sunsuper.com.au
Reply Paid 2924 Brisbane Qld 4001

Member number
if already a member

Office use only

1 Details of contributing spouse (the person splitting their contribution/s for the receiving spouse)

Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender*
<input type="text"/>	<input type="text"/>	<input type="text"/> M <input type="text"/> F
Mailing address*		
<input type="text"/>		
Suburb/Town*	State*	Postcode*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Country*	Home phone number*	
<input type="text"/>	<input type="text"/>	
Email	Mobile phone number	
<input type="text"/>	<input type="text"/>	
Tax file number (TFN) details		
<input type="text"/>		

If you're not sure if we have your TFN you can add it here. You don't have to provide your TFN, however if we don't have your TFN, you may pay more tax than you need to.

2 Details of receiving spouse (the person receiving the split contribution)

Member number*	Fund name (e.g. Sunsuper)*	
<input type="text"/>	<input type="text"/>	
Title	First name*	Middle name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender
<input type="text"/>	<input type="text"/>	<input type="text"/> M <input type="text"/> F
Address (if same write "as above")*		
<input type="text"/>		
Home phone number*	Mobile phone number	
<input type="text"/>	<input type="text"/>	
Tax file number (TFN) details		
<input type="text"/>		

3 Receiving spouse fund details (only complete this section if the receiving spouse is not an existing Sunsuper member)

Fund address	
<input type="text"/>	
Fund ABN	Fund Unique Superannuation Identifier
<input type="text"/>	<input type="text"/>

➔ Please continue over page

4 Contribution splitting details

I'd like to split contributions made during the:

Previous financial year

current financial year

(please refer to *Rules of contribution splitting* over page).

The amount of my before-tax contributions I'd like to split is:

(e.g. employer SG and salary sacrifice contributions)

 % OR \$

Please note: The maximum amount able to be split is the lesser of 85% of your taxed (concessional) contributions and the contributions cap for the financial year. You can only apply to split contributions you've made to Sunsuper once for a particular financial year. For information on which contributions can be split, please refer to the Important information page.

5 Proof of identity

I've attached a **certified** copy of my Proof of Identity*

Certification

All copies of ORIGINAL proof of identity documents must be certified as true copies by someone approved to do so. More information about acceptable proof of identity documents and who can certify them is provided on page 4.

6 Financial adviser

Please communicate with my financial adviser where possible regarding this form. I have attached (or previously provided) a signed third party authority for my financial adviser to access information about my Sunsuper account(s).

Please communicate with my financial adviser about this form via email. I acknowledge email is not a secure form of communication.

Adviser name/Company:

7 Contributing spouse request and declaration Sign this application form:

I request that you split my contributions detailed above to the superannuation account of my spouse. I declare that the information provided on this form is correct. I have read and understand the Important information section of this form.

Contributing spouse sign here*



Full name (print in BLOCK letters)*

Date application completed
(DD/MM/YYYY)*

8 Receiving spouse declaration Sign this application form and return to Sunsuper:

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

- less than my preservation age, or
- between my preservation age and 65 years and have not retired from the work force.

Receiving spouse to sign here*



Full name (print in BLOCK letters)*

Date application completed
(DD/MM/YYYY)*

Please return the form to Sunsuper
Reply Paid 2924 Brisbane Qld 4001

We are committed to respecting the privacy of personal information you give us. If you would like a copy of Sunsuper's Privacy Policy, visit [sunsuper.com.au/privacy](https://www.sunsuper.com.au/privacy) or call 13 11 84.

Sunsuper Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of the Sunsuper Superannuation Fund ABN 98 503 137 921 MySuper Authorisation 98 503 137 921 996

Important information

Concessional contributions cap

The maximum amount of concessional contributions you can make to super in a year that will benefit from concessional tax treatment is capped. For the 2019–20 financial year, the concessional contributions cap is \$25,000.

Any other concessional contributions you make during the year will also count towards the concessional contributions cap. Any excess amount may also count towards your non-concessional contributions cap. Please contact the Australian Taxation Office (ATO) on 13 10 20 or go to ato.gov.au for information about tax, penalties and what to do if you exceed your contribution caps.

What amounts cannot be split?

Amounts that cannot be contribution split include:

- Non-concessional contributions such as voluntary (after-tax) contributions, Government co-contributions and spouse contributions.
- Any investment earnings on the new contributions before they're split.
- Any existing superannuation benefits and contributions accumulated before 1 July of the previous financial year.
- Any amounts that are a roll-over superannuation benefit.
- Any superannuation lump sum amounts paid from a foreign superannuation fund.
- Directed termination payments (i.e. payments from an employer to an employee when employment finishes that have been rolled-over to a superannuation fund).
- Any defined benefit contributions and any other allocations from reserves that aren't assessable.
- Any contributions if your spouse is over age 65 or is aged between their preservation age and 65 and has already retired.
- Contributions you make with a CGT cap election for a small business or with personal injury election, and
- Contributions made for a child under age of 18 years.

Rules of contribution splitting

- The receiving spouse must be:
 - a) the person who is married to the applicant, or
 - b) living with them on a genuine domestic basis in a relationship as a couple (whether of the same or different sex), or
 - c) in a relationship with the applicant that is registered under a law of an Australian State or Territory (whether of the same or different sex).
- The receiving spouse must be under 65 and, if over 55, must not have permanently retired.
- The contributing spouse can only split contributions once annually following the financial year in which the contributions were made.

NOTE: requests cannot be backdated to any years prior to the previous financial year. Contributions may only be split in the current financial year if the contributing spouse's entire account balance is to be rolled-over, transferred or cashed.

- The contributing spouse must maintain a minimum account balance of \$6,000 after the split.
- The minimum amount that the contributing spouse may split is \$5,000.
- Amounts to be split will be paid pro-rata between the contributing spouse's existing investment strategy. The contributing spouse may not elect the investment options from which the amount is withdrawn.
- Members who intend to claim a tax deduction on personal contributions must provide their notice of intention to claim a tax deduction to Sunsuper before the contributing spouse applies for a contribution split. The contribution split will only be made after the contributing spouse's contributions have been reclassified from untaxed to taxed contributions. For a copy of the *Notice of intent to claim a tax deduction* form visit the ATO website at ato.gov.au.
- If the contributing spouse has already rolled money out of Sunsuper they may not split contributions received in that financial year.

- Defined benefit members can only split contributions from the accumulation portion of their benefit.
- The split amount cannot be transferred into a spouse's pension.
- The receiving spouse must have provided their tax file number (TFN) to their super fund.

Transferring to a self-managed super fund (SMSF)?*

Under superannuation legislation, we can only transfer balances to a SMSF if you (or your company) are a member, trustee or director of a corporate trustee of the SMSF. You'll also need to provide proof of identity documents detailed on this page.

We'll check with the ATO that the SMSF is complying. If we're unable to, we'll let you know. We'll verify with the ATO that:

- A. **The SMSF is complying.** Please provide the SMSF's ABN (CAN, TFN or Fund name only won't verify complying status).

AND:

- B. **You are a member, trustee or director of a corporate trustee of the SMSF.** We'll verify this on the ATO Business Portal. To help us, you'll need to ensure you're listed as a Trustee of the SMSF on the ATO Business Portal.

You can contact the ATO to confirm your Trustee status is listed on the ATO Business Portal. If you're not listed, you'll need to update them regarding the membership details of your SMSF.

If you're a director of the corporate trustee your details are register with ASIC not with the ATO. You'll need to contact the ATO and update your fund details so we can confirm you're a trustee of your SMSF.

For more information on how to update your status you can call the ATO on 13 10 20 between 8am and 6pm, Monday to Friday or visit ato.gov.au.

Important information

Providing your tax file number (TFN)

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change in the future as a result of legislative change. The trustee of your superannuation fund may disclose your TFN to another superannuation provider, when your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account/s,
- the tax on contributions to your superannuation account/s will not increase,
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits, and
- it will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Will I need to provide further documents?

If we're unable to match your details, or you are transferring to a self-managed super fund, you'll be asked to provide a certified proof of identity document to verify your identity.

What is an acceptable identification document?

To verify your identity please attach a certified copy of:

- Your current driver's licence, current passport or current national identity card that contains your photo, name and EITHER residential address OR date of birth (please copy and certify both front and back sections if relevant), OR
- Your birth certificate, Australian birth extract, Citizenship certificate, or current Department of Human Services pension or health care card AND a current rates, electricity or gas notice (no more than 3 months old) or assessment from the ATO (no more than 12 months old) or a financial benefits notice from the Commonwealth, a state or a territory (no more than 12 months old) showing your name and current residential address.

What do we mean by certified?

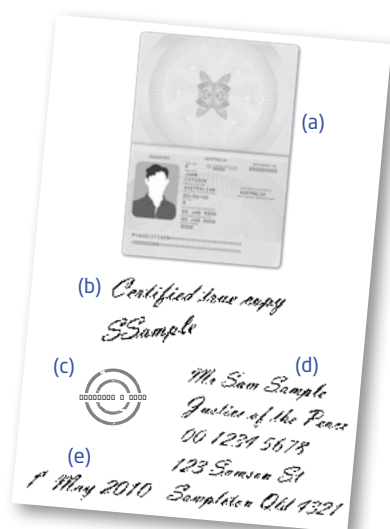
We understand you'll want to provide us with copies of your ID documents, rather than the originals. That's fine, but you must have them 'certified'. This means the certifier must:

1. Sight the original and the copy to make sure both documents are identical, and

2. Write or stamp 'certified true copy of original document' on each page, and
3. Sign and print their name, qualification (e.g. Justice of the Peace, Australia Post employee), and the date on each page of the document.

How your proof of identity document should look. (See example below.)

- a) Copy of the document that identifies you
- b) 'Certified true copy' written or stamped and signature of authorised person
- c) Authorised person's stamp and registration number (if applicable)
- d) Name, qualification and phone number of authorised person
- e) Date of authorisation



Who can certify?

- Justice of the Peace (including Commissioner for Declarations),
- Police Officer,
- One of the following with 2 or more years of continuous service:
 - a) Australia Post permanent employee
 - b) Financial Institution Officer e.g. bank employee
 - c) Australian Financial Services Licensee, authorised representative or officer.

For a full list of who can certify, including overseas certifiers, please refer to the *Proof of identity requirements* fact sheet by visiting sunsuper.com.au/id

Important notes on identification:

- We reserve the right to request additional information to verify your identity before paying your claim.
- We can't accept documents which have expired. If an expired document is received, we'll not be able to process your claim until suitable identification has been provided.
- If you're providing a document that is not in English, you'll also need to provide an English translation prepared by an accredited translator. For further information on this, please call us on **13 11 84**.
- If signing on behalf of the member, certified copies of Guardianship papers or proof of Power of Attorney are required.

Preservation age table

*The following table sets out the preservation age of superannuation benefits, which depends on your date of birth.

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

If you've reached your preservation age and are younger than 60, you're considered to be retired from the workforce if:

- your employment arrangement has come to an end, and
- you don't intend to work full-time or part-time again.

If you're 60 or older, you're considered to be retired from the workforce if you've ceased an arrangement of employment either after turning 60, or before turning 60 and intend never again to be gainfully employed on a full-time or part-time basis.

What contributions can be split?

Splitting only applies to contributions paid into superannuation during the current or previous financial year. You can only apply to split contributions you've made to Sunsuper once for a particular financial year.