

Spouse contribution advice

Important: Please provide us with as much information as possible. Please tick boxes 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](https://www.sunsuper.com.au)
Reply Paid 2924 Brisbane Qld 4001

Member number

1 Your details (The person the contributions are for)

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="radio"/> M <input type="radio"/> F

Street Address / PO Box*

Suburb/Town*	State*	Postcode*	Home phone number	Daytime phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Personal email address	Mobile phone number*
<input type="text"/>	<input type="text"/>

Note: Unless you have elected to receive printed information, Sunsuper will confirm this change electronically if we can. We'll email or SMS you when information is ready to view online through *Member Online* or the Sunsuper app. If you would prefer the information to be posted, change your preferences in *Member Online*, the Sunsuper app or call us on 13 11 84.

Note: We can't accept voluntary contributions without a tax file number (TFN). Before you supply your TFN, please read the important information on page 3 of this form.

Tax file number (TFN) details – Sunsuper can use your TFN to help you bring your super together.

My TFN*

YES NO If over age 67, I've met the work test¹

¹ To meet the work test for the current financial year, you must have worked in paid employment for 40 hours over 30 consecutive days. Once aged 75 we're unable to accept a voluntary contribution from you.

If no, we're unable to accept your voluntary contribution unless your eligible for the work test exemption?

The work test exemption applies to me
You must have met the work test in the previous financial year, have had a 'total superannuation balance' below \$300,000 on 30 June of the previous financial year, and not have previously relied on the work test exemption.

2 Details of contributing spouse

Given names

Last name

Address (or write "as above" if same)

➔ Please continue over page

3 Contribution details and frequency

Please TICK either a single payment or regular payments option. The minimum payment is \$20 per month for regular payments.

Single one-off direct debit payment

Single debit amount

\$

Important

Your single payment will be deducted from your bank account within 7 days of us receiving your signed and dated form.

OR

Regular direct debit payments

Monthly debit amount

\$

Month to begin deductions (MM/YYYY)

When do regular direct debit deductions begin?

The deduction/s will be made on or around the 20th of each month. You can select the month you wish to begin deduction/s. Please remember, we must receive this form at least 7 working days before your first deduction date, otherwise deductions will begin the following month.

OR

Single one-off cheque payment

Amount of contribution

\$

Cheque number

Please make cheque payable to Sunsuper Pty Ltd.

4 Details of bank account to be debited if required

Before completing this section, please check with your bank that your bank account accepts direct debiting (some accounts don't). Please check that the account number you give us is correct (refer to your bank statement or contact your bank if unsure). See page 3 for additional information.

Financial institution* (e.g. ANZ)

BSB number*

Type of account*

Name on the account*

Account number*

Month to begin deductions (optional)

5 Financial adviser

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 where possible regarding requirements of this form.

Adviser name/Company:

6 Authorisation and declaration

I/we have read and understood the conditions on spouse contributions (over page). I confirm these contributions are:

- made for a spouse (as defined over page),
- made by an Australian resident taxpayer earning assessable income,
- made for my receiving spouse who is an Australian resident under age 67, or
- made for my receiving spouse who is an Australian resident between ages 67 and 74 and is employed on at least a part time basis.

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.

Where a direct debit has been requested – I/we authorise,

- Sunsuper Pty Ltd as Trustee for Sunsuper (User ID: 066 383) to arrange for funds to be debited from my/our account at the financial institution identified above and as prescribed above through the Bulk Electronic Clearing System (BECS),
- the Debit User to verify the details of the above mentioned account with my/our financial institution, and
- the financial institution to release information allowing the Debit User to verify the above mentioned account details.

This authorisation will remain in force in accordance with the terms described in the service agreement over page.

NOTE: Please ensure that all account holders on the nominated account sign at right.

Member signature*


Date (DD/MM/YYYY)*

Bank account co-signature (if required)

Date (DD/MM/YYYY)*

Contributing spouse signature*

Date (DD/MM/YYYY)*

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

 OR online at sunsuper.com.au/contactus

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 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

Who can make spouse contributions?

Contributions can be made into Sunsuper for a spouse, even if that spouse is not employed. In some circumstances, a tax rebate is allowed on contributions paid on behalf of a spouse.

The person making the contributions:

- can be any age,
- must be an Australian resident, and
- must be receiving assessable income (from any source).

The receiving spouse:

- if below 67 years of age when the contribution is received, is not required to have ever been gainfully employed,
- aged 67 years or over but under the age of 75, and has met the work test or exemption, and
- has provided a tax file number (TFN) to Sunsuper.

'Spouse' includes another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple, and another person (whether of the same sex or a different sex) with whom the person is in a relationship registered under State or Territory law.

Any spouse contributions received which don't meet the above requirements will be refunded by Sunsuper. If your circumstances change and you no longer meet the above requirements please advise Sunsuper in writing to stop any direct debit or contributions will continue to be deducted.

Taxation

From 1 July 2007, contributions made directly by an individual into their spouse's account will be counted against the receiving spouse's non-concessional contributions cap. A tax rebate of up to \$540 may be available for up to \$3,000 of superannuation contributions made by a tax payer on behalf of a non-working or low income spouse. The rebate is available to a person who makes spouse contributions where:

- the person has a spouse
- the person makes voluntary after-tax (i.e. not salary sacrifice) contributions on behalf of their spouse (whether the spouse is gainfully employed or not)
- the contributions are not tax deductible for the person contributing
- both the person contributing and the spouse are Australian residents, and
- the spouse's assessable income, total reportable fringe benefits amounts and reportable employer super contributions are less than \$40,000.

Contributions made for a receiving spouse cannot be refunded to the contributing tax payer.

For taxation purposes, spouse contributions are treated as follows:

- non-concessional (but these contributions will be preserved),
- tax free when withdrawn (but interest on these amounts may be taxed),
- not subject to 15% contributions tax, and
- not surcharge-able.

Preservation

Any spouse contributions must be preserved until:

- you retire at your preservation age (55 for people born prior to 1 July 1960 but increasing in yearly increments to age 60 for people whose dates of birth range from 1 July 1960 to 1 July 1964),
- you resign from employment at or after age 60,
- you are totally and permanently disabled,
- you are permanently incapacitated,
- your death,
- you reach age 67, or
- you reach your preservation age and purchase a non-commutable income stream.

You may also be able to apply to access preserved money on compassionate grounds.

Non-concessional (after-tax) contributions cap

The amount of non-concessional contributions you can make in a financial year without being subject to additional tax is capped, subject to the 'bring forward' rule explained below. The cap for the 2020-21 financial year is \$100,000.

Please contact the Australian Taxation Office (ATO) on 13 10 20 or go to www.ato.gov.au for information about tax, penalties and what to do if you exceed your contribution caps.

If you're under age 65 at 1 July of the financial year, you'll be able to 'bring forward' future entitlements to two years worth of non-concessional contributions for that year. This means, for example, that a person under age 65 would be able to contribute non-concessional contributions totalling \$300,000 in the 2020-21 financial year without exceeding their non-concessional contribution cap.

If you're aged 65 or over, you'll not be able to 'bring forward' your entitlements to make non-concessional contributions. Accordingly, if you're aged 65 to 74 you'll have a non-concessional contributions cap of \$100,000 for the 2020-21 financial year.

Please note your total superannuation balance, at 30 June the previous year, must be less than \$1,600,000 to be eligible to make non-concessional contributions.

Direct debit service agreement

1) Why an agreement?

Through the Direct Debit Request (DDR) you're agreeing to allow us to debit amount(s) from your bank* account.

2) If Sunsuper wants to change this agreement:

We'll notify you at least 14 days before making any changes.

3) Changing your direct debit, or making an enquiry:

Please contact us on **13 11 84** if you wish to make an enquiry, or:

- delay, cancel or change your direct debit – you need to advise us at least 7 days before the date we debit your bank account. Cancellations can be done over the phone or in writing. Delays or changes must be requested in writing.
- dispute a debit that has been made from your bank account please call or write to us – Sunsuper will respond to your initial dispute within 5 business days. If you're not happy with our response to your dispute, you may lodge a formal claim with your bank. Your bank guarantees to respond to your claim within 7 business days.

4) Weekends and public holidays:

We'll always try to debit your account for regular payments as per your instructions, except when the due date falls on a weekend or public holiday. In this case we'll debit your account on the next business day.

5) Make sure you have enough money in your account:

You should make sure that you have enough cleared funds in your account for us to debit your account. If Sunsuper is advised of a dishonour after all your super benefit is paid out, you're liable to repay the dishonour amount to Sunsuper.

6) Confidentiality

We'll keep your bank account details confidential except when a court order applies, if Sunsuper's bank needs information about your account or if you give us permission to reveal your bank details.

7) Check that you give us your correct details:

Before completing this form please check with your bank that:

- your bank account accepts direct debiting (some accounts don't); and
- the account number you give us is correct (refer to your bank statement or contact your bank if necessary).

Details about our direct debit service

- Deductions are made on, or about, the 20th of each month.
- When the 20th falls on a weekend or public holiday, the deduction will be processed on the next business day.
- If the deduction is dishonoured three times, this facility will end immediately. A dishonour means the deduction could not be made because there is not enough money in the nominated account or the account number provided is incorrect.
- If your total superannuation benefit is paid from Sunsuper, deductions will end automatically.
- If Sunsuper is advised of a dishonour after your total superannuation benefit is paid out, you are liable to repay the dishonoured amount to Sunsuper.
- Any direct debits we receive after you turn age 70 must be returned to you. Under current Government legislation, spouse contributions cannot be accepted past the age of 70.

* Note: Where we talk about "bank", this also means other financial institutions.