Split your super contributions

About this form

You can use this form to split eligible contributions from your Equip Super account into your spouse's super account in Equip Super or in another fund.

What is contribution splitting?

Contribution splitting enables you to increase your spouse's super by giving them some of your super. When you split your contributions, you transfer or roll over a portion of the contributions you recently made to your super account to your spouse's super account.

Who can split contributions?

You can apply to split your contributions regardless of your age, but your spouse must be under 65 and:

- be aged less than their preservation age,or
- be aged between their preservation age and age 65 and not yet retired.

What is the definition of a spouse?

The definition of a spouse includes a person

- you are legally married to
- you are in a relationship with that is registered under certain state or territory laws (including registered same-sex relationships)
- 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').

When can you apply to split contributions?

You can only apply to split contributions made to a particular super fund once in a particular financial yea . You need to lodge a contribution splitting form with Equip Super:

- in the financial year immediately after the financial year in which the contributions were made, or
- in the financial year the contributions were made, only if your entire benefit is being withdrawn before the end of that financial year as a rollover, transfer, lump sum benefit or combination of these.

If you are also intending to claim a tax deduction on your personal contributions to your super account, you must lodge Equip Super's *Deductions for personal contributions* form with Equip Super before you lodge your contributions splitting form.

Do split contributions count towards your own contributions cap?

Yes. Contributions splitting does not reduce the amount counted towards your own contribution caps. Equip Super still reports to the ATO all the contributions that were made to your super account, including any contributions that were later split/transferred to your spouse.

For information about contribution caps, refer to the ATO 'Super contributions – too much super can mean extra tax' (NAT 71433) to check the current cap amounts.

What contributions can be split?

You can split concessional contributions (ie before tax) received in a financial year with your spouse. The most common concessional contributions are:

- any contributions your employer made for you
- any salary sacrifice (pre-tax) contributions you made
- any personal contributions (after-tax) you made for which you have lodged a notice with Equip Super to claim a tax deduction.

The maximum amount you can apply to split is the lesser of 85% of the concessional contributions for that financial year and your concessional contributions cap for that financial yea .

You can access information about the contributions made to your Equip Super account by logging into your account online.

When would your contribution splitting form be rejected?

Your application to split your contributions is invalid if:

- Equip Super has already received a splitting contributions form from you in that financial year
- your spouse is 65 years old or over
- your spouse has reached preservation age and is retired
- your form has not been correctly completed.

Need help?

1800 682 626 **equipsuper.com.au** Equip Super, GPO Box 4303, Melbourne VIC 3001

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Split your super contributions

Equip Super

1 – Complete your personal details

Please complete in pen using CAPITAL letters

Member number

Title
Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other ☐

Sex
Male ☐ Female ☐

Date of birth (ddmmyyyy)

First name

Last name

Residential address (must be provided)

Suburb

State

Postcode

Country (if not Australia)

Postal address (if different from Residential address)

Suburb

State

Postcode

Country (if not Australia)

Business hours phone

After hours phone

Mobile

Email

2 – Contributions splitting details

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made or more than your concessional contributions cap for the financial year.

The contributions I would like to split with my spouse are:

Last financial year

30/06/ ☐☐☐☐ (year) ☐ Percentage ☐☐☐ % OR ☐ Dollar amount $ ☐☐☐ , ☐☐☐ .00

This financial year (only applicable if you plan to close your account in this financial year)

30/06/ ☐☐☐☐ (year) ☐ Percentage ☐☐☐ % OR ☐ Dollar amount $ ☐☐☐ , ☐☐☐ .00

Note: From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than $500,000 immediately prior to the financial year, and have unused concessional cap space from the previous 5 years (with 2018–19 financial year being the first year you can accrue unused concessional contributions). Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions made in excess of the general concessional contributions cap. Your increased concessional contributions cap, will be used to determine the maximum amount of your splittable concessional contributions.

Contributions can only be split to an open super account held in the name of your spouse in Equip Super or another complying super fund. If your spouse does not have another super account, they may have the option of joining Equip Super. For details, including a copy of the relevant Product Disclosure Statement, please call our Helpline **1800 682 626** or refer to our website **equipsuper.com.au**

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3 – Receiving spouse details and declaration

Title
Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other ☐

Sex
Male ☐ Female ☐

Date of birth (ddmmyyyy)

First name

Last name

Postal address (must be provided)

Suburb

State

Postcode

Country (if not Australia)

Business hours phone

After hours phone

Mobile

Email

Details of spouse's super fund

The details below will help us identify your spouse's super account. If the account is in Equip Super, you only need to provide the member number. If the account is not in Equip Super, please ensure you provide all details to avoid any processing delays.

Member number

Fund name

Fund address

Fund Telephone

Fund Australian Business Number (ABN)*

Unique Superannuation Identifier (USI

*** If your fund does not have an ABN, you should attach their complying fund letter to avoid any delays in processing your request.**

Is the fund a self-managed super fund (SMSF)?
☐ No – go to step 4
☐ Yes – provide SMSF bank details below:

Name of bank, building society or credit union

BSB

SMSF account name

Account number

☐ I have attached a **copy** of an SMSF bank statement that is less than 6 months old and shows the SMSF account name, BSB and account number.

SMSF electronic service address

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Receiving spouse declaration

By signing this form I:

- declare that I have not reached my preservation age (see table) or I am between my preservation age and 65 years and have not permanently retired from the workforce.
- have read the privacy section on the last page of this form and I understand how the information on this form will be used by Equip Super to process this contributions split request and I consent to the handling of my personal information in this way.

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

Receiving spouse signature

X

Date (ddmmyyyy)

4 – Proving your identity **(Member to complete)**

To protect your super, you need to prove your identity when you are requesting to split contributions from your Equip Super account with your spouse.

(a) For contribution splits to Equip Super or another super fund, you can authorise Equip Super to use your tax file number

☐ I authorise Equip Super to use my tax file number (TFN) to veri y my identity with the ATO:

___ - ___ - ___

For more information about providing your TFN, please see the Product Disclosure Statement.

I understand that if my TFN is unable to be verified, Equip Super will require me to provide certified copies of proof of identity documents before my contribution split request can be processed.

(b) If you don't want to use your TFN for identification purposes, you must provide certified proof of identity documents

☐ I have attached certified pro f of identity documents in accordance with the information below.

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5 – Proof of identity information

Please find below a list of documents that you can use to prove your identit . Any documents you provide **must** be certified as true copies by a person authorised to certify documents. Read on for further information or see our full proof of identity information online at **equipsuper.com.au/identity**. Equip Super reserves the right to request further identification documents

☐ A certified copy of **ONE** of the following documents **ONLY**:

- Current driver's licence issued under State/ Territory law
- Passport
- Current card issued under a State or Territory for the purpose of proving a person's age
- Current national identity card issued by a foreign government for the purpose of identification

OR

☐ A certified copy of **ONE** of the following documents:

- Birth certificate or extract
- Citizenship certificate issued by the Commonwealth
- Pension card issued by Centrelink that entitles the person to financial benefits

AND

☐ A certified copy of **ONE** of the following documents:

- Letter from Centrelink, in the last 12 months, regarding a Government assistance payment
- Notice issued by a Commonwealth, State or Territory Government or local council within the past twelve months that contains your name and residential address. For example, an ATO Notice of Assessment or a Rates Notice from your local council

Change of name

If you have changed your name, you must provide a certified copy of the relevant name change document, for example, a marriage certificate, deed poll, decree nisi/divorce order or change of name certificate issued by the Births, Deaths and Marriages Registration offi

Make sure your documents are correctly certified

All copied pages of ORIGINAL supporting documents or proof of identity documents need to be certified as true copies by an individual approved to do so.

Certified true cop
J. Sample
Mr John Sample
Justice of the Peace
Registration No.123456789
Date: 01/01/2020

The authorised person must:

- Sight the original and the copy and make sure both documents are identical, then
- Make sure all pages have been certified as true copies by writing or stamping 'certified true copy', then
- Sign, print their name, qualification (eg Justice of the Peace, Australia Post employee etc) and registration number (if applicable), then
- Date their certification (must be within 12 months of receipt)

Common people used to certify proof of identity documents:

- Pharmacist
- Justice of the Peace
- Notary Public
- Medical practitioner or nurse
- Police officer
- Accountant (CA/CPA)
- Legal practitioner
- Financial planner (Officer with or Authorised Representative of an Australian Financial Services Licensee) (with two years' experience)
- Full time teacher (school or tertiary)
- Bank/credit union/building society officer (with two years' experience)
- Permanent employee of a Commonwealth, State/Territory or local government (with two years' service)

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Privacy

The personal information you provide on this form will be used in accordance with Togethr Trustee's Privacy Statement, which you can view online at **equipsuper.com.au/privacy** or you can obtain a copy by contacting us on **1800 682 626**.

Togethr Trustee's Privacy Collection Statement details how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It includes details on how we collect, disclose and manage your personal information, including other entities and offshore locations that may receive or provide your information.

If you have any other queries in relation to privacy issues, you can contact us or write to our Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

6 – Sign the form **(Member to complete)**

I request Equip Super split the contributions detailed in Step 2 to the superannuation account of my spouse as detailed in Step 3.

By signing this form I acknowledge:

- and declare that the information provided on this form is correct and I confirm that the amount/s requested to be split are within the legislatively specified limits.
- that once my contribution split is actioned, I will not be eligible for a further contributions split in respect of the nominated financial year.
- the amount transferred from Equip Super will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved.
- the balance of my account in Equip Super will decrease by the amount transferred out of Equip Super in accordance with this contributions split request.
- if I am a defined benefit (DB) member, contributions I make to my DB account cannot be split, only contributions to my additional account.

I confirm that the person nominated as the receiving spouse in Step 3 is an eligible spouse, as defined on page 1 of this form.

I discharge Equip Super from any liability with respect to the amount of my super that is transferred.

Signature

X

Date (ddmmyyyy)

Please return your completed form to Equip Super, GPO Box 4303, Melbourne VIC 3001

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