

Split your super contributions



About this form

You can use this form to split eligible contributions from your Equip account into your spouse's super account in Equip 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 year. You need to lodge a contribution splitting form with Equip:

- 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- in the financial year the contributions were made, only if your entire benefit is being withdrawn before the end of that financial year as a rollover, transfer, lump sum benefit or combination of these.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 the Australian Taxation Office (ATO) 'Notice of intent to claim or vary a deduction for personal super contributions' (NAT 71121) with Equip 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 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 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 year.

You can access information about the contributions made to your Equip 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 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?

☎ Call us on 1800 682 626 or 🌐 www.equipsuper.com.au 📍 Equip, GPO Box 4303, Melbourne VIC 3001

Issued by Togethr Trustees Pty Ltd ABN 64 006 964 049 AFSL 246383 as trustee for Equipsuper Superannuation Fund ABN 33 813 823 017 USI 33 813 823 017 000

Publication No: ESF_Cont_SplittingConts_1019

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, you only need to provide the member number. If the account is not in Equip, please ensure you provide all details to avoid any processing delays.

Member number

Fund name

Fund address

Telephone ABN* - - - USI*

* A transfer to another fund cannot occur without the ABN **and** USI or membership/policy number of your spouse's fund. The other fund can help provide you these details. If the other fund does not have an ABN you will need to contact them directly to request evidence of their complying status, such as their notice of compliance and return it with this form.

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 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

Date (ddmmyyyy)

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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 account with your spouse.

(a) For contribution splits to Equip or another super fund (not a self managed super fund), you can authorise Equip to use your tax file number

I authorise Equip to use my tax file number (TFN) to verify 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 will require me to provide certified copies of proof of identity documents before my contribution split request can be processed.

(b) For contribution splits to a self managed super fund or if you don't want to use your TFN for identification purposes, you must provide certified proof of identity documents

I have attached certified proof of identity documents in accordance with the information below.

Proof of identity information

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

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:

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- Letter from Centrelink 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 office.

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.

They 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 date

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 Equip's Privacy Statement, which you can view online at www.equipsuper.com.au/privacy or you can obtain a copy by contacting us on 1800 682 626.

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1800 682 626. You can also manage your communication preferences via Equip's secure website or by following any instructions in the emails we may send you.

Equip's Privacy 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. Our administrator, Mercer Outsourcing (Australia) Pty Ltd, will also handle your personal information. You can view Mercer's Privacy Policy online at www.mercer.com.au/privacy.html.

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.

5 – Sign the form (Member to complete)

I request Equip 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 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 will decrease by the amount transferred out of Equip 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 from any liability with respect to the amount of my super that is transferred.

Signature

Date (ddmmyyyy)

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

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