

Contribution Splitting Advice

For contributions made during the current or previous financial year

You can use this form to split your eligible contributions into your spouse's account.

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. Please ensure you read the Important Information section on pages 4 and 5 prior to completing this form.

Member number

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

Title	First name*	Middle name	I am also a QSuper account holder*	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="button" value="YES"/>	<input type="button" value="NO"/>
Last name*	Date of birth (DD/MM/YYYY)*	Gender*		
<input type="text"/>	<input type="text"/>	<input type="button" value="M"/>	<input type="button" value="F"/>	
Mailing address*				
<input type="text"/>				
Suburb/Town*	State*	Postcode*	Country*	Home phone number*
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential street address (if the same as above leave blank)*		Suburb/Town*	State*	Postcode*
<input type="text"/>		<input type="text"/>	<input type="text"/>	<input type="text"/>
Email				Mobile phone number
<input type="text"/>				<input type="text"/>

If you have not provided us with your TFN, please update this in Member Online or send us a Tax File Number Notification form. 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)

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="button" value="M"/> <input type="button" value="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	Note: When transferring to a SMSF, please ensure you provide your TFN so that the details of the SMSF can be verified prior to completing the rollover. If you don't provide your TFN, Australian Retirement Trust will be required to complete a manual check and your rollover request may be delayed.	
<input type="text"/>		

[➔ Please continue over page](#)

3 Receiving spouse fund details

Please complete A if transferring to another APRA super fund OR B if transferring to a SMSF.

A Other fund details – your money will be transferred to this account.

Name of fund*	Unique Superannuation Identifier*	
<input type="text"/>	<input type="text"/>	
Membership or account number in fund*	Fund phone number	Other fund ABN
<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

OR B Transferring to a SMSF

YES NO

If Yes, we'll need to confirm with the ATO that the self-managed super fund is complying and you're a member, trustee or director of a corporate trustee of the SMSF. To help us verify this, refer to the section Transferring to a self-managed super fund? on the Important Information page provided with this form, including certified proof of identity requirements.

SMSF member number

Name of other fund*	Other fund ABN*	
<input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Account Name*	Account Number*	BSB*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Electronic Service Address* ¹ <input type="text"/>		

¹Your self-managed super fund (SMSF) needs an electronic service address (ESA) to receive SuperStream data. Without an ESA you will not be able to roll money into your SMSF.

4 Contribution splitting details

Before completing this section, make sure you read the Important Information section on pages 4 and 5 regarding which contributions can be split. 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 Australian Retirement Trust once for a particular financial year.

I'd like to split contributions made during the:

Previous financial year 30 June (YYYY)

OR

current financial year
(please refer to Rules of contribution splitting over page). 30 June (YYYY)

The amount of my before-tax contributions I'd like to split is: % OR \$
(e.g. employer SG and salary sacrifice contributions)

[➔ Please continue over page](#)

5 Proof of identity

Note: If you are completing this option, please also send us a copy or photo of the front and back of your identification document (does not have to be certified).

Please also note that if the receiving spouse has a SMSF, we will need their certified identification posted to us.

Before you're able to withdraw money from your super account, by law, Australian Retirement Trust needs to verify your identity. This is why we request that you provide us with a certified copy of your driver's license or passport. In some cases, identification documents may not be sufficient for us to process your request, for example, if they have not been correctly certified. This can result in delays in processing your payment while we contact you for further information.

With your consent, Australian Retirement Trust can use Equifax IDMatrix to verify your identity electronically. This program uses data held in places such as the Electoral roll, White pages, Department of Transport, the Passport Office, and Equifax credit information files to verify your details.

As part of the electronic verification process, your document details (for example, your driver's licence number) will be submitted to the Australian Government's Document Verification Service (DVS). The DVS is a national online system that allows organisations to compare a customer's identification with a government record. More information about the DVS is available on their website dvs.gov.au

By checking this box, I consent to my identity being verified electronically. I acknowledge that the document details I provide as evidence of my identity will be checked with the relevant body. This includes consent for the personal information you have provided, such as name, date of birth and residential address, to be verified against personal information contained in your credit information file. Note that Australian Retirement Trust will not access your credit related information such as credit card and loan applications.

If you don't want us to be able to verify your identity electronically if required, that's fine too. Make sure you read the information at australianretirementtrust.com.au/id for acceptable identification documents and certification requirements.

OR

I've attached a **certified** copy of my Proof of Identity* (certified within the last 12 months)

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 Checklist

- Have you both (the contributing spouse and the receiving spouse) provided certified proof of identity documents if requested above?
- If transferring to a SMSF, have you attached certified proof of identity documents, a copy of a bank statement for the SMSF and read the Transferring to a self-managed super fund section on page 4?
- If transferring to another super fund, have you included all the required fund details?
- Have you read the Important information on page 4?
- Have you both signed and dated this form?

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*

Please hand write your signature in blue or black pen. We're unable to accept digital signatures on this form



Date (DD/MM/YYYY)*

Name: (please print full name)

8 Receiving spouse declaration Sign this application form and return to Australian Retirement Trust:

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 sign here*

Please hand write your signature in blue or black pen. We're unable to accept digital signatures on this form



Date (DD/MM/YYYY)*

Name: (please print full name)

**Please return the form to Australian Retirement Trust
Reply Paid 2924 Brisbane Qld 4001**

We are committed to respecting your privacy and take protecting the privacy of personal information seriously. Our Privacy Policy sets out how we do this including how we collect, hold and disclose personal information. For a copy of the Privacy Policy, please visit australianretirementtrust.com.au/privacy or call **13 11 84**.

Australian Retirement Trust Pty Ltd ABN 88 010 720 840 AFSL No. 228975 Trustee of Australian Retirement Trust ABN 60 905 115 063

Important information

What if I am a QSuper and Super Savings member?

Under superannuation law, you can only make a single request per financial year to split eligible contributions made to Australian Retirement Trust. If you have both a Super Savings and QSuper account, when completing this form please write a note to specify if you wish to split contributions solely from your Super Savings account, or both your accounts. If you split contributions from both your accounts, you will receive two separate confirmations once your request has been processed.

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 2023–24 financial year, the concessional contributions cap is \$27,500.

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.
- Contributions cannot be split 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 they have reached their preservation age, 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 Australian Retirement Trust 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 Australian Retirement Trust 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)?*

Super funds (including SMSFs) must use SuperStream to roll over your super benefits. This means your SMSF will need:

- an electronic service address
- an Australian business number (ABN)

Please note - We encourage you to ensure the SMSF details held with the ATO are correct before initiating the roll out request.

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. For identification purposes, you'll also need to provide proof of identity documents detailed on this page and a copy of a bank statement for the SMSF. The bank statement must have been issued within 12 months and include the following:

- The SMSF name as account holder
- BSB and account number
- The institution name and logo

We cannot process your request until this information is provided.

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 (ACN, 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.**

If you're a director of the corporate trustee your details are registered 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.

* Please note that we reserve the right to request additional information before processing any transfers to SMSFs. We may also contact you by telephone to confirm the details of this transfer request. Our information requirements for these payments reflect the unique regulations and risks pertaining to SMSFs, as well as the Trustee of Australian Retirement Trust obligation to ensure that transfers to these funds are compliant.

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.

Note: You can also give your consent to Australian Retirement Trust to use Equifax to verify your identity electronically when your identification documents may not be sufficient for us to process your request.

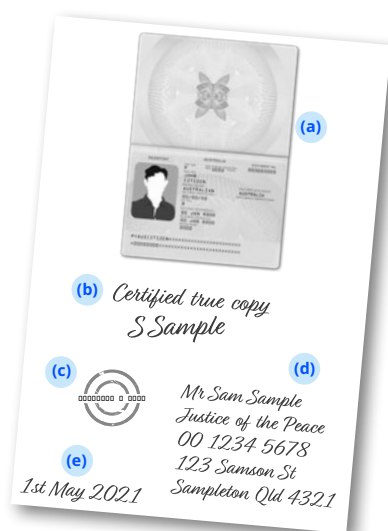
What do we mean by certified?

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' and no more than 12 months old. 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 australianretirementtrust.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 Australian Retirement Trust once for a particular financial year.

What the ATO has to say:

You can apply to split your contributions when you are any age, but your spouse must be either:

- less than the preservation age that applies to them, or
- aged between their preservation age and 65 years, and not retired.

For further details refer to the Proof of identity requirements at australianretirementtrust.com.au/id
Please keep these important information pages for your records.