

Split your super contributions with your spouse

Who can split contributions?

You can split contributions with your spouse regardless of your own age, but your spouse must be either:

- less than their preservation age, regardless of whether they're working or not
- between their preservation age and 65 and not retired.

Use this table to find your preservation age

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

If your spouse is 65 or older, you can't split your super contributions.

A spouse means:

- a person who is legally married to you
- a person who lives with you on a genuine domestic basis in a relationship as a couple, or
- a person (of the same sex or different sex) with whom you are in a relationship that is registered under law of a State or Territory.

How much can you split?

You can split up to 85% of your before-tax contributions each financial year with your spouse. Any before-tax contributions you split are still counted towards your concessional contributions cap¹, which also includes:

- employer Superannuation Guarantee contributions and any salary sacrifice contributions you make, and
- personal contributions you have advised your super fund you will claim a tax deduction for.

Mary splits her employer contributions with her spouse



Mary's employer contributed \$10,000 to her super fund last financial year. Mary's husband John has taken time out of the workforce to study, so he's not receiving employer contributions at the moment.

In August the couple decided it would be a good idea for Mary to split her employer contributions between their two super accounts, so she made arrangements to have \$6,000 of her contributions paid into John's account instead of hers. This amount is within the maximum amount (\$10,000 x 85%) that can be split.

Do split contributions still count towards my contribution caps?

Yes. Any contributions you make to super are counted as part of your contribution limits, not your spouse's limits.

Do you pay tax on super contributions split with your spouse?

Yes. Tax is deducted from your contributions before you split them with your spouse.

Requirements for splitting contributions

To be able to split your contributions with your spouse you must:

1. have a minimum account balance of at least \$2,000 before the split
2. split at least \$1,000 and not exceed the Maximum Splittable Amount, and
3. have a minimum account balance of \$1,000 remaining after the split.

When can you apply to split your super contributions?



Contributions made between 1 July and 30 June any financial year can be split from 1 July to 30 June the following financial year. You can only apply to split your contributions once in a financial year.

Can you apply in the same financial year?

If you plan to close your account with AustralianSuper before the end of the financial year, you can apply to split contributions from the super account(s) being closed in the same financial year.

Bill applies before the end of the financial year



Bill usually splits 50% of his employer contributions with his spouse, Linda. In September, Bill decided to combine super from another super fund into his AustralianSuper account. He fills in a contributions splitting form for the following amounts:

- 50% of his employer contributions made for him in the previous financial year, and
- 50% of his employer contributions made for him so far this financial year.

Bill also asks his other super fund to transfer the rest of his super into his AustralianSuper account.

¹ From 1 July 2019, your concessional contribution cap may be increased for any unused concessional contribution cap amounts carried forward from the last five years, provided you satisfy all of the requirements, including your total superannuation balance just before the start of the financial year being less than \$500,000. This can increase the before-tax contributions amount you can split with your spouse. Please note, your total super balance includes super held outside of AustralianSuper. If you use any unused concessional contribution cap amounts and your total super balance just before the start of the financial year is \$500,000 or more, you may receive an excess concessional contributions notification from the ATO. Please visit ato.gov.au for more information.

This information may be general financial advice which doesn't take into account your personal objectives, financial situation or needs. Before making a decision about AustralianSuper, you should think about your financial requirements and refer to the relevant Product Disclosure Statement available at australiansuper.com/pds or by calling **1300 300 273**. A Target Market Determination (TMD) is a document that outlines the target market a product has been designed for. Find the TMDs at australiansuper.com/tmd

Getting advice

Splitting contributions isn't right for everyone. If you're considering splitting your contributions with your spouse, getting financial advice may help.

Call us for simple advice¹

Call us on **1300 300 273**, and ask to speak with a member of the advice team for a Super Health Check, or for simple, personal advice. If your situation is more complex, you can meet face-to-face with a financial planner on a fee-for-service basis. Find out more about your advice options at australiansuper.com/advice

¹ Personal financial advice is provided under the Australian Financial Services Licence held by a third party and not by AustralianSuper Pty Ltd. Fees may apply.

How to split your super with your spouse



Step 1: Complete the attached Split your super contributions with your spouse form. This tells us the amount you want to split and details of your spouse and their super fund.

If your spouse does not have a super account, they can join AustralianSuper as a Personal Plan member at australiansuper.com/join

Step 2: Tell us which financial year you wish to split contributions from. This is usually the previous financial year. If you plan to close your account with AustralianSuper, you can split contributions from the current financial year.

Step 3: Provide proof of your identity. When you move money between super funds, we need proof of your identity. Your super could be worth thousands of dollars, so we need to be sure we're transferring money to the right place. To find out how to get your identity certified, see right and the back of the attached form.

Step 4: Send the completed form, together with your proof of identity, to us at GPO Box 1901, MELBOURNE VIC 3001

How to certify your documents

Read this section if you choose to attach paper copies of certified documentation for providing proof of your identity. Alternatively, you can use electronic verification. See section 4 of the form for details.

1 Go to your local police station

Take both the ORIGINAL and a photocopy of your CURRENT driver licence, passport or government-issued proof of age card to your local police station. If you are using your driver licence or proof of age card, you'll need to photocopy BOTH sides.

If you're withdrawing more than \$10,000 you'll need additional ID:

- \$10,001 up to \$50,000: a CURRENT bill (power, telephone) or bank statement.
- \$50,001 and over: two CURRENT bills (power, telephone) or bank statements.

And all ID must have the same name and mailing address that we have for your super account.

2 Ask them to certify your ID

To certify your ID, the authorised person needs to compare the photocopy to the ORIGINAL and include the following details on the copy:

- stamp or write 'This is a true and correct copy of the original'
- their qualification (such as police officer)
- their name
- their address and phone number, and
- their signature and the date it was signed.

Every page of the documents we receive from you must have been certified and dated within the last 6 months. Undated documents will be rejected.



If you can't get to a police station, a number of other people can certify your ID for you. Go to australiansuper.com/IDHelp for more information.

Privacy Collection Statement

Please read this Privacy Collection Statement to see how AustralianSuper uses your personal information.

AustralianSuper Pty Ltd (ABN 94 006 457 987) of GPO Box 1901, Melbourne, Victoria, 3001, collects your personal information (PI) to operate, and administer, your super account (including insurance) or retirement income account, improve our products and services and keep you informed. If we can't collect your PI we may not be able to perform these services. PI is collected from you but sometimes from third parties like your employer and your financial adviser (if applicable). We will only share your PI where necessary to perform our activities with our administrator (Australian Administration Services Pty Ltd, Link Group), service providers, as required by law or court/tribunal order, or with your permission. Your PI may be accessed overseas by some of our service providers and, where applicable to your circumstances, by third-party service providers of your financial adviser. Our Privacy Policy details how to access and change your PI, as well as our privacy complaints process. For complete details go to australiansuper.com/privacy or call us on **1300 300 273**.

4 Provide proof of your identity

Please complete (X) one of the options below.

- Option 1 - I want to use electronic verification, and I've provided my identification details for TWO of the following documents listed below.**
- I also authorise AustralianSuper to disclose my name, residential address and date of birth to the credit reporting agency, Illion, for the sole purpose of verifying my identity, by giving you my Medicare, driver licence or Australian Passport details below. I understand that Illion will confirm with AustralianSuper whether my personal information (in whole or in part) matches their credit information file. I also understand that they will not share any other information from my credit file with AustralianSuper.

I understand that my information will be subject to an information match request in relation to relevant official record holder information and a corresponding information match result will be provided via the use of third-party systems.

Fill out any TWO of the following:

1. Full name as appears on my Medicare card <input type="text"/>	My Medicare number is <input type="text"/>	Valid to <input type="text"/>	My reference number on this card is <input type="text"/>
2. Full name as appears on my driver licence <input type="text"/>	Licence number <input type="text"/>	Card number ¹ <input type="text"/>	¹ Visit australiansuper.com/IDHelp to find the card number on your driver licence.
State of issue <input type="text"/>	Expiry date <input type="text"/>		
3. My Australian Passport number is <input type="text"/>	Place of birth (as shown on your passport) <input type="text"/>	Country of birth (not shown on your passport) <input type="text"/>	Family name at birth (not shown on your passport) <input type="text"/>

- Option 2 - I want to attach certified paper copies of my documentation.**
- I have attached correctly certified photocopies of my original driver licence, passport or government-issued proof of age card.
- Please note that each page of your photocopied documents must have been certified within the last 6 months. For instructions on how to get your document correctly certified and who can do this, please go to australiansuper.com/IDHelp

See page 2 of this form for information about how to have your documents certified.



- I also consent to using electronic verification if my paper documentation has been incorrectly certified or can't be read, and I've provided my identification details for TWO of the documents listed above.

5 Sign this form

I request that you split the contributions detailed above to my spouse's super account. I have read the Privacy Collection Statement as set out on page 2 of this form, and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.

Sign here

Date

Your spouse's declaration

I have read the Privacy Collection Statement as set out on page 2 of this form, and I understand how AustralianSuper will use my personal information. To the best of my knowledge, the information I have provided on this form is correct.

To confirm you can receive a split contribution, you must answer Yes to one of the following:

- Yes, I am under the preservation age, or Yes, I am aged between my preservation and 65 years and not retired.

Sign here

Date