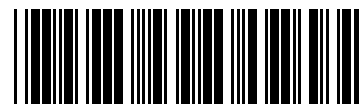


Colonial First State Spouse Contribution Splitting Application Form



Please phone Colonial First State Investor Services on **13 13 36** with any enquiries.

Further information and examples have been included on page 3 to assist you in completing this application form.

SAVE FORM

PRINT FORM

Please note: This form cannot be used for Family Law payment splits.

Please complete this form using **BLUE OR BLACK PEN** and print well within the boxes in **CAPITAL LETTERS**. Mark appropriate answer boxes with a cross like the following ☒. Start at the left of each answer space and leave a gap between words.

1 MEMBER DETAILS

Existing Colonial First State super account number

Title

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Given name(s)

Surname

Postal address

Unit number Street number PO Box Street name

Suburb State Postcode

Country

Date of birth

dd/mm/yyyy

2 CONTRIBUTIONS-SPLITTING DETAILS

It is important that you complete this section correctly as incorrect or invalid information may result in the application being delayed or unable to be processed. Please refer to page 3 for further details and examples for completing this section.

Financial year ending 30 / 06 / 20YY

This must be either this current financial year or the previous financial year. You cannot apply to split contributions made to your account before the beginning of last financial year

Taxed splittable contributions Dollar amount \$ OR Maximum allowed %

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

The contributions in this category include:

- employer contributions (including salary sacrifice contributions) and
- personal contributions you made for yourself that you have advised your super fund you will claim as a tax deduction for (You advise your super fund by giving them a completed Notice of intent to claim or vary a deduction for personal super contributions form available from our website or your fund may have their own notice of intent form. You must do this before you lodge your Superannuation contributions splitting application).

Important information

- If you wish to split personal contributions made during the financial year that you intend to claim a tax-deduction for (personal concessional contributions), you must provide us with a valid 'Notice of intent to claim or vary a deduction for personal super contributions' form for these contributions prior to lodging this spouse contribution splitting application.
- Only **one** application to split contributions may be made following the end of each financial year, or prior to a full withdrawal or rollover.
- We will transfer the full dollar amount, as specified, to your spouse's superannuation account as outlined under **section 4**.
- The amount nominated will be withdrawn in line with your current investment weightings on the day that the transaction is processed.

3 RECEIVING SPOUSE PERSONAL DETAILS

| | | | | | | | | | | |
|----------------------|--------------------------|---------------|--------------------------|--------|--------------------------|-------------|--------------------------|----------|----------------------|---|
| Title | | | | | Date of birth | | | | | |
| Mr | <input type="checkbox"/> | Mrs | <input type="checkbox"/> | Miss | <input type="checkbox"/> | Ms | <input type="checkbox"/> | Other | <input type="text"/> | <input type="text" value="dd/mm/yyyy"/> |
| Given name(s) | | | | | | | | | | |
| <input type="text"/> | | | | | | | | | | |
| Surname | | | | | | | | | | |
| <input type="text"/> | | | | | | | | | | |
| Postal address | | | | | | | | | | |
| Unit number | <input type="text"/> | Street number | <input type="text"/> | PO Box | <input type="text"/> | Street name | <input type="text"/> | | | |
| Suburb | <input type="text"/> | | | | | State | <input type="text"/> | Postcode | <input type="text"/> | |
| Country | <input type="text"/> | | | | | | | | | |

4 RECEIVING SPOUSE SUPERANNUATION FUND DETAILS

| | | | | | | | | | | |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|------------------------|----------------------|----------------------|----------------------|----------------------|
| Name of superannuation fund to which the split amount should be paid ¹ | | | | | | | | | | |
| <input type="text"/> | | | | | | | | | | |
| USI ¹ | <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"/> |
| Is the fund a Self Managed Superannuation Fund? No <input type="checkbox"/> Yes <input type="checkbox"/> Complete Tax File Number and address details only. | | | | | | | | | | |
| Member account number | | | | | | Member Tax File Number | | | | |
| <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"/> |
| Fund address | | | | | | | | | | |
| Unit number | <input type="text"/> | Street number | <input type="text"/> | PO Box | <input type="text"/> | Street name | <input type="text"/> | | | |
| Suburb | <input type="text"/> | | | | | State | <input type="text"/> | Postcode | <input type="text"/> | |

5 MEMBER DECLARATION & SIGNATURE

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) requires us to verify your identity before we can process your instructions. This means your personal information will be provided to an authorised third party to use the Australian Government Document Verification Service that matches government-issued identification documents (e.g., passport, driver's licence, birth certificate, Medicare) with the issuing government agency. This information and the search results are retained by us to comply with our identification and record-keeping requirements. By signing this form, you give your consent for your identity information to be verified electronically through the Australian Government Document Verification Service. Your personal information will be handled in accordance with our privacy policy, which includes our Privacy Collection Notice. Please click 'Privacy' at the bottom of any webpage on the CFS public website. If you have any further questions, please contact us by calling our Service Centre on 13 13 36. You can find more information about the Document Verification Service at www.dvs.gov.au.

1. If your fund has a product name and/or USI this will be shown on your Product Disclosure Statement or Member Statement.

5 MEMBER DECLARATION & SIGNATURE (CONTINUED)

I agree that:

- the contribution details stated under section 2 of this application form are to be split to my spouse's superannuation account,
- the amount to be split is not more than the maximum splittable amount (see previous page for further information),
- the information provided in this application form is complete and accurate. I understand that this application may be refused if information is incomplete or is found to be invalid, and
- once this application to split my superannuation has been accepted it cannot be revoked.

Member signature

Print name

Date signed

6 RECEIVING SPOUSE DECLARATION & SIGNATURE

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth) requires us to verify your identity before we can process your instructions. This means your personal information will be provided to an authorised third party to use the Australian Government Document Verification Service that matches government-issued identification documents (e.g., passport, driver's licence, birth certificate, Medicare) with the issuing government agency. This information and the search results are retained by us to comply with our identification and record-keeping requirements. By signing this form, you give your consent for your identity information to be verified electronically through the Australian Government Document Verification Service. Your personal information will be handled in accordance with our privacy policy, which includes our Privacy Collection Notice. Please click 'Privacy' at the bottom of any webpage on the CFS public website. If you have any further questions, please contact us by calling our Service Centre on 13 13 36. You can find more information about the Document Verification Service at www.dvs.gov.au.

I declare that at the date of this application:

- I am aged less than my preservation age, **OR**
- I am aged between my preservation age and 65 years and have not retired from the workforce.
- The information I have provided on this form is complete and correct.

Investments in FirstChoice Wholesale Personal Super USI FSF0511AU and FirstChoice Employer Super USI FSF0361AU are offered from Colonial First State FirstChoice Superannuation Trust ABN 26 458 298 557 by Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL).

Spouse signature

Print name

Date signed

Please send the completed form to:
Colonial First State, Reply Paid 27, Sydney NSW 2001
or via the secure online system (e-Post) with FirstNet Investor

Spouse contributions splitting – instructions

What is contributions-splitting?

Contributions-splitting allows you to split certain superannuation contributions made during a financial year to your spouse's superannuation account.

An application to split your taxed splittable contributions made during a financial year must be lodged with us in the following financial year, ie between 1 July following the end of the financial year in which the contributions were made and the following 30 June. Alternatively, you may make an application during the relevant financial year if your entire benefit is to be rolled over or transferred before the end of that year.

Contributions splitting and the concessional contribution cap

It is important to note that where you apply to split your concessional contributions to your spouse, the contributions that are split will still count towards your concessional cap.

Who should use these instructions?

These instructions are for a superannuation fund member (the applicant) who is applying to split superannuation contributions for the benefit of their spouse (the receiving spouse).

Setting up a spouse account

Setting up a spouse account with Colonial First State is easy. To set up your spouse account, you can call Investor Services on 13 13 36 for a Product Disclosure Statement (PDS) and application form. Alternatively, you can download a PDS at cfs.com.au or speak with your financial adviser. You should seek financial advice in relation to setting up a spouse account.

Completing the spouse contribution splitting application form

Both the applicant and the receiving spouse must complete the relevant sections of this form.

- Applicant to complete **sections 1, 2 and 5**
- Receiving spouse to complete **sections 3, 4 and 6**

Section 1 – Member details

Please fill in your personal and membership details to enable us to identify you and your superannuation account.

Section 2 – Contribution-splitting details

The financial year is the year in which the superannuation contributions were made to your account.

State the dollar amount of taxed splittable contributions that you are applying to split to your spouse's superannuation account. Taxed splittable contributions include employer contributions (Super Guarantee and salary sacrifice) and personal concessional contributions.

Please note that under the law you can only split up to the lesser of 85% of total taxed splittable contributions made during the relevant financial year and your concessional contribution cap for that financial year. Your concessional contributions cap for a financial year may be increased above the standard concessional contributions cap by 'carrying

forward' any unused concessional cap amounts from the previous 5 financial years. To be eligible to carry forward these amounts from previous years, you must make concessional contributions in excess of the standard concessional cap, have a total superannuation balance less than \$500,000 immediately prior to the financial year, and have unused concessional cap amounts from one or more of the previous 5 financial years.

For more information on these issues (including information on the concessional contributions cap) please contact your adviser.

Example of contributions splitting

Assume the following superannuation contributions are made to or by you in a financial year:

| | |
|-------------------|----------|
| Super Guarantee: | \$10,000 |
| Salary sacrifice: | \$2,000 |
| Non-concessional: | \$2,000 |

For splitting purposes, your taxed splittable contributions are **\$12,000 (Super Guarantee plus salary sacrifice)**.

The maximum amount you can elect to split is the lesser of :

- 85% of your taxed splittable contributions (\$10,200)
- Your concessional contributions cap for that year (see information earlier on this page).

(You cannot split your non-concessional contributions.)

In this case, the total maximum amount that can be split to your spouse's account is **\$10,200**.

Please note: In this situation, \$12,000 will still count against your concessional cap.

Section 3 – Receiving Spouse Personal Details

Please fill in your personal details to enable the superannuation fund to identify you.

Section 4 – Receiving Spouse Superannuation Fund Details

Please provide details identifying the account to which the contributions are to be split. If you do not have this information, contact your superannuation fund and obtain their details. Please ensure that your nominated superannuation account is active.

If you wish to create a new account in order to receive the contributions-splitting amount, you must first complete a membership application. Contact your chosen superannuation fund to obtain an application form.

Section 5 – Member Declaration and Signature

Please read the declaration, if it is correct, print your full name and sign and date the application.

Section 6 – Receiving Spouse Declaration and Signature

Please read the declaration, if it is correct, print your full name and sign and date the application.

Please note once a splitting application has been accepted it cannot be revoked.

More information

For further information:

- call Investor Services on **13 13 36**
- visit our website at cfs.com.au
- write to us at Reply Paid 27, Sydney NSW 2001
- email us at contactus@cfs.com.au, or
- speak with your financial adviser