

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 **BLACK INK** 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

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 June

(The financial year is the year in which the superannuation contributions were made to your accounts.)

Please specify the dollar amount of the contribution to be split (refer to the example on page 3 of the total allowable amount). If you wish to split the maximum allowed amount, please cross the 'maximum allowed' box.

Taxed splittable contributions Dollar amount **OR** Maximum allowed

\$

(eg employer contributions (Super Guarantee and/or salary sacrifice) and/or personal concessional contributions)

Important information

- If you intend to claim a deduction for your personal contributions made during the relevant financial year, you must notify us prior to submitting this contributing splitting application. After this application has been received you will not be able to claim a tax deduction for any of the year's contributions.
- If the dollar (\$) amount listed above exceeds the maximum amount that can be split, the maximum allowed will be split. See instructions on page 3 for the maximum amount allowed to be split.
- 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 Mr Mrs Miss Ms Other Date of birth

Given name(s)

Surname

Postal address

Unit number Street number PO Box Street name

Suburb State Postcode

Country

4 RECEIVING SPOUSE SUPERANNUATION FUND DETAILS

Name of superannuation fund to which the split amount should be paid¹

USI¹

Is the fund a Self Managed Superannuation Fund? No Yes Complete Tax File Number and address details only.

Member account number Member Tax File Number

Fund address

Unit number Street number PO Box Street name

Suburb State Postcode

5 MEMBER DECLARATION & SIGNATURE

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 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
- once this application to split my superannuation has been accepted it cannot be revoked, and
- I cannot make any amendments to any contributions received for the relevant financial year that involve a deductible contribution.

Member signature

Print name

Date signed

6 RECEIVING SPOUSE DECLARATION & SIGNATURE

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

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

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 to be 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, or maximum allowed amount of taxed splittable contributions that you are applying to split to your spouse's superannuation account.

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 the financial year. Taxed splittable contributions include employer contributions (Super Guarantee and salary sacrifice) and personal concessional contributions.

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 2012–13:

Super Guarantee: \$10,000

Salary sacrifice: \$2,000

Non-concessional: \$2,000

For splitting purposes, the total contributions are grouped as:

Taxed: \$12,000

Untaxed: \$2,000

The total allowable amount of superannuation contributions that you can split are:

Total allowable amount

85% × \$12,000 (Taxed): \$10,200

(You cannot split your non-concessional contributions.)

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