


Spouse contribution form

For Super members previously with Christian Super

 Use this form if you were previously a Christian Super member.

You can use this form to make a contribution directly to Australian Ethical Super for your spouse.

- Enter your personal details, and then complete and sign the relevant contribution section.
- Please make payment using your spouse’s BPAY details or by cheque payable to Australian Ethical Super.
- Send the completed form back to us (see back for details).

Send the form together with any other associated documentation to:
 Australian Ethical Super Locked Bag 5073
 Parramatta NSW 2124
 Email members@australianethical.com.au

Step 1: Contributing spouse details

Mr/Mrs/Ms/Rev/Other

Surname

Given Names

Step 2: Receiving spouse details

Member number (this can be found on your Member Statement)

Date of birth

Mr/Mrs/Ms/Rev/Other

Surname

Given Names

Street Number/PO Box

Street Name

Suburb/Town

State

Postcode

Step 2: Receiving spouse details (continued)

Phone

Mobile

Tax File Number*

Email

* We're authorised under super law to collect, use and disclose your Tax File Number (TFN). It's optional to provide your TFN but if we have it, we'll be able to accept all types of contributions from you, you won't pay more tax than you need to and it'll be easier to find your super. If you transfer your super to another fund, we'll give them your TFN unless you tell us not to in writing.

Step 3: Spouse contribution

My contribution

\$

Receiving spouse signature

Date

Step 4: Contributing spouse declaration and signature

By signing this form :

- I declare that the information I have provided on this form is true and correct.
- I confirm that my spouse meets the definition of a spouse.
- I confirm that my spouse has consented to me making the spouse contribution.
- I acknowledge that the spouse contribution will be invested according to my spouse's chosen investment option(s) and will be preserved in the superannuation system until a 'condition of release' is met.
- I acknowledge that spouse contributions are not eligible for government co-contributions.
- I acknowledge that this contribution is for the benefit of the receiving spouse and cannot be repaid to the contributing spouse
- I confirm that have received, read, and agree to the terms outlined in the Australian Ethical Super Product Disclosure Statement (PDS) and the Privacy Collection Notice.

Your signature

Date

❗ Please note we currently do not accept electronic signatures on forms. To avoid delays or having to complete this form again, ensure you sign the documents with a wet ink signature (i.e. by hand with a black or blue ink pen).

Step 5: Making contributions on behalf of your spouse

1. **The government has imposed caps on the total amount of contributions that can be made into super each financial year. It is a member's responsibility to monitor the amount of contributions made to their account to ensure the cap is not exceeded. Spouse contributions are not eligible for the government co-contribution. For full details about the eligibility conditions to make spouse contributions, please refer to the ATO website.**
2. **A tax offset of up to \$540 may be available for up to \$3,000 of superannuation contributions made by a tax payer on behalf of a non-working or low income spouse. The spouse contributions offset cannot be claimed for contributions split from your account to your spouse's account.**

The offset is available to a person where:

- the person has a spouse
 - the person makes after-tax (ie. not salary sacrifice contributions on behalf of his/her spouse)
 - the contributions are not tax deductible for the person contributing
 - both the person contributing and the spouse are Australian residents when the contribution is made
 - at the time the contribution is made, the person contributing and the spouse must not have been living separately and apart on a permanent basis.
 - the spouse's total income (including assessable income, reportable fringe benefits and salary sacrifice amounts) is less than \$40,000.
3. **The person making the contributions:**
 - can be any age
 - cannot be the employer of the receiving spouse
 - must be an Australian resident to be able to claim a tax offset must be receiving assessable income (from any source).
 4. **To be eligible to receive a spouse contribution, the receiving spouse must:**
 - have provided their TFN to the Fund
 - not be employed by you
 - be less than 75 years of age
 - be an Australian resident for the contributor to be eligible to claim a tax offset.
 5. **The spouse of a person includes:**
 - another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a state law or territory law
 - another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.
 6. **Spouse contributions must be preserved as follows:**
 - if the receiving spouse has never been employed, then any benefits arising from spouse contributions are preserved until age 65
 - if the receiving spouse has been employed, then benefit arising from spouse contributions are preserved until their preservation ages.
 7. **Contributions made for a receiving spouse cannot be refunded to the contributing tax payer and treated as follows for taxation purposes:**
 - non-concessional contributions (not subject to 15% contributions tax)
 - tax free when withdrawn (but earnings on these amounts may be taxed).

? If you have any questions, please contact Australian Ethical Super on 1800 021 227.

The information is of a general nature and is not intended to provide you with financial advice or take into account your personal objectives, financial situation or needs. Before acting on the information, consider its appropriateness to your circumstances and read the Financial Services Guide, product disclosure statement (PDS) and Insurance Guide available at australianethical.com.au/super/pds. You may wish to seek independent financial advice from a licensed or authorised financial adviser before making an investment decision.

Australian Ethical Superannuation Pty Ltd (ABN 43 079 259 733, RSE L0001441, AFSL 526 055),
Trustee of the Australian Ethical Retail Superannuation Fund (ABN 49 633 667 743, USI/SPIN CHR0001AU)