

Make a Spouse Account contribution

This is the form you should use when you make a lump sum contribution into an existing APSS Spouse Account. This could be either an after-tax contribution by the Employee Member or Spouse Member, or a personal Before-tax contribution (made by the Spouse Member claiming a tax deduction for after-tax contributions). As this form may be used by either the Employee Member or Spouse Member, the reference to “you” and “your” is to the person making the contribution. The person making the contribution should complete and sign this form.

Your Details

Name: _____

Address: _____

State: _____ Postcode: _____

Daytime phone: _____ Mobile phone: _____

Employee Member number: _____ Spouse Member number: _____

This number is shown on your Annual Benefit Statement.
For Australia Post Employees it is the same as your APS number.

This number is shown on your Spouse Annual Benefit Statement.

Email: _____

Contribution amount: \$ _____

Attach personal cheque in your name, bank cheque or money order for this amount made payable to the ‘Australia Post Superannuation Scheme’.

After-tax contribution (Employee Member)

After-tax contribution (Spouse Member) Before-tax contribution (Spouse Member)*

*Please call SuperPhone **1300 360 373** to discuss some extra paperwork you need to complete to make a Before-tax contribution. If you are the Spouse Member and intend to claim a tax deduction for your personal contribution, ask us for a *Section NAT 71121* form, which you will need to complete and return within the required time frame to claim your tax deduction.

We will not be able to accept any after-tax contribution unless the Spouse Member has quoted their Tax File Number to the Trustee. We may also be required to deduct additional tax from any Before-tax contributions made to the Spouse Account (if applicable).

Does the Trustee have the Spouse Member’s TFN? Yes No

If the Spouse Member needs to provide the Trustee with their TFN in order for an after-tax contribution to be made using this form, this can be done by completing the *Provide your Tax File Number* form in the *Other forms* section at the back of the *Your Member Savings Product Disclosure Statement* (PDS) available at apss.com.au under *Publications & Forms*, or the Spouse Member can call SuperPhone on **1300 360 373** to provide their TFN over the phone.

Important

Both the Employee and the Spouse Member should check their super contributions regularly to make sure you don’t exceed the applicable annual limits. You can check your total contributions in the APSS for the financial year to date at apss.com.au. Login using your APSS Member number and PIN/password, then go to *Your Account* and click on *Concessional Contributions* or *Transaction History*.



Make a Spouse Account contribution (continued)

Spouse Account investment choice

If the Spouse Member has not previously advised the APSS of their chosen investment option, the Cash Return Member Savings option applied to their Spouse Account balance as at 30 June 2017. From 1 July 2017, however, further contributions to the Spouse Account will be invested in the Balanced option, unless the Spouse Member specifies an investment choice. The Spouse Member should refer to the *Your Member Savings Product Disclosure Statement (PDS)* and the *Guide to your Member Savings* available at apss.com.au on the *Product disclosure* page under the *Publications & Forms* tab for more information.

To advise the APSS of their investment choice, the Spouse Member should complete the section below or the *Change your investment choice* form available at apss.com.au under the *Publication & Forms* tab.

The Spouse Member should consider obtaining professional financial product advice before making decisions about their super, including their investment choices.

Important

I instruct the Trustee to change the current investment option allocation for this account as detailed below.

This change should apply to: (select only ONE option)

- my existing account balance; or
- future contributions and Rollovers into my account; or
- BOTH my existing account balance and future contributions/Rollovers into my account.

Cash option _____ %

Conservative option _____ %

Balanced (MySuper) option _____ %

High Growth option _____ %

Total _____ **100%**

Must add up to 100%

Note

The changes are effective from the next available fortnight in line with Australia Post's payroll cycle. To switch all or part of the Spouse Member's investment option allocation from the next fortnight, the APSS must receive the completed form on the Thursday prior to the start of the fortnight (if there are public holidays the APSS will need to receive the form earlier). Find out the next switching cut off date by calling *SuperPhone* on **1300 360 373**. It may take a few days from the end of the fortnight for the Spouse Member's instructions to be reflected online at apss.com.au.

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Make a Spouse Account contribution (continued)

Contribution Rules

If you are the Employee Member:

The APSS can only accept contributions from you into your Spouse's APSS Spouse Account if:

- your contribution is from after-tax money and you are not entitled to claim a tax deduction for the contribution; and
- your Spouse is either:
 - under age 67, or
 - between age 67-74 (inclusive) and meet the 'work test' or are eligible to make contributions within 12 months from the end of the financial year in which you met the work test (see your Product Disclosure Statement or call **1300 360 373** for details); and
- the Spouse Member's TFN has been quoted to the Trustee.

If you are the Spouse Member:

The APSS can only accept contributions from you into your APSS Spouse Account if:

- your contribution is a personal after-tax contribution or a personal Before-tax contribution (made by the Spouse Member claiming a tax deduction for after-tax contributions); and
- you are either:
 - under age 67, or
 - between age 67-74 (inclusive) and meet the 'work test' or are eligible to make contributions within 12 months from the end of the financial year in which you met the work test (see your Product Disclosure Statement or call **1300 360 373** for details); and
- for after-tax contributions, your TFN has been quoted to the Trustee.

Authorisation to the Trustee of the APSS

I declare that I have read and understood the information contained in the *Your Member Savings PDS* and the *Guide to your Member Savings*, available at apss.com.au on the *Product disclosure* page under the *Publications & Forms* tab.

I declare that I meet the Contribution Rules described above.

I understand that there are legal restrictions to accessing super (Preservation rules) as explained in the *Your Member Savings PDS* and the *Guide to your Member Savings*.

I understand that additional tax may be payable on any after-tax or Before-tax contributions above the prescribed limits. I also understand that any excess Before-tax contributions are counted towards the after-tax contributions limit for the financial year.

I understand the Trustee can only accept personal after-tax contributions into an APSS Spouse Account (or personal Before-tax contributions made by a Spouse Member claiming a tax deduction for their after-tax contributions).

I understand the Trustee will not accept contributions from a third party employer into an APSS Spouse Account.

Privacy Collection Statement

I acknowledge and understand:

- that my personal information will be collected by the Trustee (PostSuper Pty Ltd) and stored and dealt with in accordance with the Trustee's Privacy Policy, available at apss.com.au, for the purpose of managing and administering my APSS Account;
- that if my personal information is not collected, then the Trustee may not be able to manage and administer my APSS Account;
- that my personal information may be disclosed to the Trustee's service providers, professional advisers, regulatory bodies and my employer (if applicable) and other parties (as required) in the course of managing and administering my account, as required by law or with my consent;
- that my personal information may be shared with overseas organisations and that I can obtain details of the countries in which such organisations are located by reading the Trustee's Privacy Policy; and
- the Trustee's Privacy Policy contains information about how I can access and seek correction of any personal information held about me by the Trustee, how I can complain about a breach of the Privacy Act 1988 (Cth) and how the Trustee will deal with any such complaint.

I consent to the handling of my information in this manner and acknowledge that I can access my personal information by contacting the APSS.

Signature: _____ Date: _____

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Make a Spouse Account contribution (continued)

Spouse Member additional declarations

I authorise the Trustee to implement the investment choice for my Spouse Account as instructed on this form.

I understand that my investment choice will be effective from the next available fortnight in line with Australia Post's payroll cycle.

I understand that my investment choice will be the Balanced option if the instructions given on this form are incomplete or ambiguous.

I understand that my investment choice will only apply to my Spouse Account (and not any other APSS accounts I may have, if applicable).

Signature: _____ Date: _____



When completed, please mail this form and your cheque to **APSS, Locked Bag A5005, Sydney South NSW 1235.**