

Split contributions with your Spouse

Use this form if you want to split some of your before-tax (concessional) contributions into your spouse's APSS Spouse Account, or your spouse's account with another fund. Before-tax contributions include salary sacrifice contributions and your personal after-tax contributions for which you intend to claim a tax deduction. Please note that after-tax (non-concessional) contributions and contributions that finance a defined benefit cannot be split. You should consider seeking professional financial and tax advice before making decisions about your super.

1. Your Details

Name: _____

Address: _____

State: _____ Postcode: _____

Daytime phone: _____ Mobile phone: _____

Applicant's member number: _____ Spouse's member number: _____

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

(If applicable) This number is shown on your Spouse Annual Benefit Statement.

Email: _____

2. Are you leaving the APSS*?

- No you **cannot** split before-tax contributions made in the current financial year. You can only split before-tax contributions made in the previous financial year.
- Yes you **can** split before-tax contributions made in the current financial year.

*If you are transferring your benefit to the APSS Rollover or APSS Pension, please note that you are not leaving the APSS. This only applies where you are withdrawing your entire benefit from the APSS.

Contribution split amount

Amount of before-tax (concessional) contributions to split to spouse's account: \$ _____

You can request a split of up to 85% of eligible before-tax (concessional) contributions made for you in the relevant year, or up to your applicable concessional contributions limit for that year (if this amount is less). The limits are explained in the *Your Member Savings Product Disclosure Statement (PDS)* available at apss.com.au.

If the contribution split amount you have nominated is greater than the maximum allowed by law, this amount will be reduced accordingly.

If the applicant intends to claim a tax deduction for personal contributions made during the financial year, they must give the Trustee notice of that intention before submitting this form, as these are before-tax (concessional) contributions and can therefore be split.



Split contributions with your Spouse (continued)

3. Where do you want your split contributions to go?

Direct my split contributions to:

- My spouse's existing APSS account.
- My spouse's superannuation account with another fund as detailed below:

Name of fund: _____

Fund's phone: _____

Fund's Australian Business Number (ABN): _____

Fund's Unique Superannuation Identifier (USI) number: _____

Is this fund a Self-Managed Super Fund (SMSF): NO YES*

*Certified proof of identity is required if this other fund is a Self-Managed Super Fund (SMSF). See Section 5, and the enclosed *Providing proof of identity to the APSS* fact sheet for details. Please ensure you complete the Section below with the SMSF Bank details. Please provide an original or copy of your spouse's SMSF bank statement, or a letter from your spouse's SMSF's bank. This needs to identify the BSB, account number and confirm that the account is held in your spouse's SMSF's name.

3.a) Paying super into your spouse's SMSF

If you have elected a payment to your spouse's SMSF in Section 3 of this form, please provide the following details:

All payments must be made by EFT, cheque payments are not permitted.

Name of bank: _____ Branch: _____

Account name (must be held in your spouse's SMSF's name): _____

Branch number or BSB (6 digits): _____ Account number (maximum 9 digits): _____

Electronic Service Address (ESA) for your spouse's SMSF: _____

4. Your spouse's details as recorded by the fund

Spouse's name: _____

Address: _____

_____ State: _____ Postcode: _____

Daytime phone: _____ Mobile phone: _____

Email: _____ Date of Birth: _____

Spouse's Member number in the fund: _____

Continue to next page

Split contributions with your Spouse (continued)

5. Proof of Identity

You must complete this section if you are splitting contributions into your spouse's Self-Managed Super Fund (SMSF). You have two options to verify your identity - please check the relevant box to make your selection, then follow the instructions relating to your preferred option:

- Electronic verification** – Complete Section 5a below. If choosing to verify your identity electronically, then you can ignore the enclosed *Providing proof of identity to the APSS* fact sheet (which relates to documentary verification);

OR

- Documentary verification** – Read the enclosed *Providing proof of identity to the APSS* fact sheet to identify the certified copies of your identification documents you need to attach with this form.

5a. Electronic verification

Electronic verification is secure and assists the APSS to comply with obligations under the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act. **To verify your identity electronically, we'll need some details from at least two of the following documents:**

1. Medicare card
2. Driver's licence (Australian only)
3. Passport (Australian only)

Important: Before you begin, please make sure the personal details you provide below are accurate because if they do not match your electronic identification details, we will not be able to prove your identity, which will delay processing your request.

Also be aware that a third party will be used by APSS to electronically verify your identity. This third party may match your personal details against Government records. If you do not wish for a third party to be involved, you should consider the documentary verification option for providing proof of your identity.

Please confirm your consent to electronic verification against Government records by selecting the tick-box:

Provide details of at least two of the following documents:

1. Medicare card

Full name as shown on your Medicare card, including initials: _____

Card number: My reference number on this card: Valid to: /

2. Australian Driver's licence

As shown on your licence: First name: _____ Last name: _____

Driver's licence number: _____ State of issue: _____ Expiry date: / /

3. Australian Passport

First name/s (including middle name) as shown on your passport: _____

Last name as shown on your passport: _____ Passport number:

Place of birth as shown on your passport: _____

Country of birth (**not** shown on your passport): _____

Family name at birth (**not** shown on your passport): _____

Split contributions with your Spouse (continued)

6. Declarations

Applicant:

- I declare that my spouse nominated on this form meets the definition of 'Spouse' (as defined in the *Guide to your Member Savings* available under the *Publications & Forms* tab at apss.com.au).
- I declare that once my contribution split is processed, I will not be eligible to make a further contribution split in respect of the nominated financial year.
- I understand that the amount transferred from my APSS account will be sourced initially from my preserved benefits, restricted non-preserved benefits and unrestricted non-preserved benefits in that order.
- I declare that I do not intend to claim a deduction for any personal superannuation contributions made during the relevant financial year, other than those already notified to the Trustee prior to submitting this form.
- If I am required to provide proof of identity (Section 5), and choose to provide electronic verification, then I authorise the use of my personal details provided (e.g. Medicare card, driver's licence, Australian passport) for this purpose using reliable and independent data sources coordinated through a third party, that may match my personal details against Government records, and accept that there will be a delay in processing my request if the personal details I have provided do not match my electronic identification details.
- I also agree that if the contributions nominated to be split exceed the maximum allowed by the legislation or the APSS Trust Deed, my nominated transfer amount will be reduced to the maximum allowable.
- Finally, I declare that the information provided in this form is complete and correct.

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.

Name: _____ Signature: _____ Date: _____

Continue to next page



Split contributions with your Spouse (continued)

Spouse:

I declare that at the date of this application, I am the 'Spouse' of the above applicant (as defined in the *Guide to your Member Savings* available under the *Publications & Forms* tab at apss.com.au). I declare that I am aged:

less than my preservation age **

OR

between my preservation age and 65 years of age and have not permanently retired from the workforce.

I consent to the handling of my personal information in the manner described under *Privacy Collection Statement* on page 4 and acknowledge that I can access my personal information by contacting the APSS.

Name: _____ Signature: _____ Date: _____

** Your preservation age depends on when you were born:

Your date of birth	Preservation Age
After 30 June 1964	60
1 July 1963 - 30 June 1964	59
1 July 1962 - 30 June 1963	58
1 July 1961 - 30 June 1962	57
1 July 1960 - 30 June 1961	56
Before 1 July 1960	55



When completed, this form can simply be sent back by email to sr@apss.com.au or by posting it to APSS, Locked Bag A5005, Sydney South NSW 1235.