

Contributions splitting



i * Indicates that providing this information is mandatory. Not doing so may delay the processing of your request.

Use this form if you want to transfer some of your super contributions to your spouse.

Important information

- Contributions made to super are subject to preservation rules. This means your spouse generally cannot access the contributions you split with them until they meet a condition of release.
- If your spouse has never been gainfully employed, contributions split amounts will be preserved until they reach age 65.
- A contributing spouse can only make one valid application to split contributions in a financial year.
- Contributions splitting does not reduce the amount counted towards the concessional contributions cap of the spouse making the split.
- If the receiving spouse is a member and has elected a future contributions investment nomination, the split amount will be invested as per that nomination.
- If you intend to claim a deduction for personal superannuation contributions made during the previous or current financial year, you must submit a *Notice of intent to claim or vary a deduction for personal super contribution* form before you submit this form.
- Once your application is processed by us it is irrevocable.
- For latest information, please refer to ATO website at ato.gov.au/Forms/Contributions-splitting.

Please use a dark pen and CAPITAL letters. Insert (X) when you have to choose an option. If you have any questions, please contact our Member Support Team on **1300 650 873**.

i Steps 1, 2, 5 and 7 must be completed by the contributing spouse who wishes to make a contributions split from their Aware Super account into their spouse's superannuation account.

Step 1: Member (Contributing spouse) details

Account number*	Member number
<input type="text"/>	<input type="text"/>
Title	Date of birth*
<input type="text"/>	<input type="text"/>
First name*	
<input type="text"/>	
Middle name	
<input type="text"/>	
Last name*	
<input type="text"/>	
Home address* (must not be a PO Box)	
<input type="text"/>	
Suburb*	State* Postcode*
<input type="text"/>	<input type="text"/>
Mobile number*	Daytime contact number
<input type="text"/>	<input type="text"/>
Email (Providing a personal email address rather than a work email address ensures we can contact you even if you change employers.)	
<input type="text"/>	

By providing my email address I'm consenting to receive communications from Aware Super digitally as appropriate and in accordance with Aware Super's Privacy Policy. I understand I can change my communication preferences at any time by logging into Member Online or calling Aware Super on **1300 650 873**.



For more information on this step see 'Proof of identity' section in **Notes**.

Step 5: Member (Contributing spouse) – provide proof of identity

Please complete (x) one of the options below.

- I have previously provided certified proof of identity documents or provided the electronic verification information below to Aware Super and I am not changing my name, date of birth or mobile phone number, providing bank details for the first time or changing a previously nominated bank account.
- I will provide proof of identification for electronic verification.

Please provide any TWO of the following:

1. Full name **exactly** as it appears on my Medicare card

My Medicare number is

Valid to

My reference number on this card is

Select your Medicare card colour Green Blue Yellow

2. Full name **exactly** as appears on my driver's licence#

Licence number

Licence card number

State of issue

Expiry date

3. My **Australian** passport number is

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)

- I will provide original, certified proof of identity (POI) documents. For a list of POI documents and certification guidelines, refer to the **Notes** section. If my POI documents have not been certified correctly, I understand Aware Super may use the information on the documents to verify my identity electronically using independent data sources.

* If providing your driver's licence details in this step, your driver's licence number and driver's licence card number must be provided for Aware Super to complete Proof of Identification checks for those Australian States and Territories where the card number is a mandated requirement. Visit aware.com.au/verify for further information on whether your State/Territory has this as a mandated requirement.

Step 6: Read our privacy information

The personal information provided on this form is collected and held by Aware Super, in accordance with the Australian Privacy Principles of the *Privacy Act 1988* (Cth), for the purpose of administering accounts, assessing claims and providing services associated with fund membership. For further information about how personal information is handled, please call us on **1300 650 873** or visit aware.com.au/privacy to view the privacy policy (a hard copy of the policy may also be provided on request). The policy contains information about access to and correction of personal information, how a complaint can be made about a privacy breach and other important information about how personal information is collected, used and disclosed.

Step 7: Member declaration

To be completed by the 'contributing spouse'

I declare that:

- My spouse is to whom I am legally married and not permanently separated from, or live with on a bona fide domestic basis as partners (this includes same sex partners).
- I request to split my contributions from my Aware Super account (detailed in Step 1) into my spouse's superannuation account (detailed in Step 4).
- I understand that any insurance cover may be cancelled if there are insufficient funds left in my account to cover the cost of the insurance premiums as a result of this split.
- I understand that the amount I am splitting will be withdrawn proportionally from each of my investment options excluding any term deposits.
- I understand that my application cannot be revoked once processed.
- I authorise the use of my personal details the purpose of electronic data verification. I understand that my information will be used to verify my identity electronically using independent data sources.
- I have read, understood and accept the Aware Super privacy policy.
- All details on this form are true and correct.

Signature*

Date signed* (DD-MM-YYYY)

D	D	M	M	Y	Y	Y	Y
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Please sign and date form here.

First name* (print in CAPITAL letters)

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Last name* (print in CAPITAL letters)

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Step 8: Spouse declaration

To be completed by the 'receiving spouse'

I declare that:

- My spouse is to whom I am legally married and not permanently separated from, or live with on a bona fide domestic basis as partners (this includes same sex partners).
- I am requesting to receive my spouse's contributions split amount into my superannuation account.
- I am under preservation age (at least age 55, depending on my date of birth) or I am between preservation age and age 65 and not permanently retired.
- I understand that the amount transferred to my superannuation account will be preserved until I meet a condition of release.
- I authorise the use of my personal details for the purpose of electronic data verification. I understand that my information will be used to verify my identity electronically using independent data sources.
- I have read, understood and accept the Aware Super privacy policy.
- All details on this form are true and correct.

Signature*

Date signed* (DD-MM-YYYY)

D	D	M	M	Y	Y	Y	Y
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Please sign and date form here.

First name* (print in CAPITAL letters)

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Last name* (print in CAPITAL letters)

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Post the form to this address.

Step 9: Where to post your completed form

Please post the completed form to:

**Aware Super
GPO Box 89
MELBOURNE VIC 3001**

In case you need any further assistance, please contact our Member Support Team on **1300 650 873**.

Important information on contributions splitting

The following information will help you understand the rules for contributions splitting. Before proceeding with an application you should read this information and refer to your contributions splitting quote, which outlines the eligible contributions you have available in your Aware Super account.

To split your eligible contributions into your spouse's superannuation account, you and your spouse must complete all sections of the attached form. The spouse splitting contributions from their superannuation account must complete steps 1, 2, 5 and 7 and the spouse receiving the contributions split amount must complete steps 3, 4 and 8.

What is contributions splitting?

Contributions splitting allows you to transfer eligible superannuation contributions into your spouse's superannuation account. It is not compulsory for superannuation funds to offer contributions splitting.

You can split your eligible contributions into an account held by your spouse, which may be a Aware Super account, another superannuation account, retirement savings account or approved deposit fund.

We have 30 days to action a valid contributions splitting application, however we generally process valid applications within 5 business days.

Who is eligible for contributions splitting?

A couple can split eligible contributions when each partner has agreed to the split and the following conditions are met:

- The eligible contributions were made during the previous financial year.
- The couple is married or in a de-facto relationship (this includes same sex partners).
- The receiving spouse has not reached preservation age (at least age 55, depending on their date of birth) or is between preservation age and age 65 and not permanently retired.

Is your spouse a member?

If your spouse would like information on becoming a member, they should read the *Aware Super Future Saver Product Disclosure Statement* and *Handbooks*. If you have not received this publication, or you would like another copy, please visit our website at aware.com.au/forms.

What eligible contributions can be split?

Taxed splittable contributions that are made to your Aware Super account may be split into your spouse's superannuation account.

Taxed splittable contributions include:

- superannuation guarantee (SG)
- salary sacrifice
- additional employer contributions
- personal deductible contributions for which you have claimed a tax deduction
- allocated surplus contribution amounts which meet an employer's contribution obligations.

What is the maximum amount you can split?

The maximum splittable amount for a financial year is the lesser of 85% of taxed splittable contributions (excluding any amounts in a term deposit) or your concessional (or before-tax) contributions cap. Please visit ato.gov.au for more information about super contributions caps.

You must leave a minimum of \$6,000 in your account after the split has occurred.

If you have a term deposit, sufficient funds will need to be retained in the non-term deposit investment options to cover fees and insurance premiums, should the term deposit not mature before the deductions are due to be applied.

Splitting contributions made during the previous and current financial years

Generally, you can only split eligible contributions relating to the previous financial year. However, if you are rolling over your entire balance to another account, you are able to split the current year's contributions when you exit your account.

How are contributions split?

Amounts split into your spouse's superannuation account are treated as a 'contributions splitting' rollover.

Please note that on the roll over of a 'contribution splitting' amount, no service period will be transferred from the contributing spouse's superannuation account.

Personal deductible contributions

If you intend to claim a deduction for personal superannuation contributions made during the previous or current financial year, you must submit a *Notice of intent to claim or vary a deduction for personal super contributions* form before you submit this form.

The notice informs us of your intention to claim a personal tax deduction.

Ensuring your contributions splitting application is valid

To ensure this application is valid you and your spouse must complete all steps on the attached form.

Your application will be deemed invalid if:

- you have previously submitted a valid application relating to the same financial year as this application
- you apply to split an amount that is greater than the amount available in your Aware Super account
- you or your spouse do not complete the relevant declaration in Step 7 and Step 8 of the attached form
- your spouse is 65 years old or over
- your spouse has reached their preservation age and is permanently retired
- your spouse does not provide details of their superannuation account
- you do not provide us with the necessary proof of identity
- you are splitting to your spouse's superannuation account, and the amount you wish to withdraw will leave less than \$6,000 in your account balance.

When you split contributions with your spouse, you need to provide proof of your identity. If you do not provide the right ID, the processing of your transfer will be delayed. Use this guide to provide proof of your identity. It's simple and easy!

Proof of identity

Have you changed your name?

If you have changed your name, you must also provide a certified copy of one of the following name change documents:

- marriage certificate or certificate of registration (if you are on the relationship register) issued by the Births, Deaths and Marriages Registration Office (ceremonial certificate cannot be accepted)
- deed poll or change of name certificate from the Births, Deaths and Marriages Registration Office. If you have reverted to your maiden name, we will require your marriage certificate (from the Births, Deaths and Marriages Registration Office) showing your maiden name and your married name.

Power of attorney

If you are requesting benefits on behalf of the member as the holder of their Power of Attorney, you must provide certified copies of POI documents for yourself and the member.

We may request updated and/or additional certified POI documents at any time if we consider this is necessary for the security of our members' benefits.

Proof of identity

Any change of name, change of bank account, update to your mobile number or providing an overseas address we have recorded for you must be supported by **proof of identity** (POI) documentation.

Providing certified proof of your identity is a three-step process

1 Collect your originals

Collect your proof of identity document(s). We have listed the documents you can use below.

2 Photocopy your originals

3 Have your copies certified

Take your copies and your original documents to a person who can certify documents. A list of authorised certifiers and certification guidelines is included under **Certification of personal documents**.

You can provide:

Either:

A certified copy of one of the following documents:

- A current drivers licence with a photograph, issued in Australia or under the authority of a foreign country.[^]
- An Australian passport (if expiry is less than 2 years old)
- A current Australian state/territory proof of age card containing your photograph
- A current passport, similar travel document or national identity card issued by a foreign government department, the UN or an agency of the UN, containing your photograph and either your signature or a unique identifier[^]

Or:

One certified document from this list:

- A birth certificate issued by a state or territory of Australia, by a foreign government, or by the United Nations or an agency of the United Nations[^]
- A citizenship certificate issued by the Commonwealth or a foreign government[^]
- A current Centrelink pension card that entitles you to receive financial benefits

AND

One certified document from this list:

- A notice issued by the ATO within the last 12 months that shows your name and current residential address and records an amount payable to or by you e.g. your last tax assessment
- A notice issued by a local council or utilities provider in the last three months showing the provision of services to you and your current residential address e.g. rates notice, electricity or water bill
- A notice issued by the Commonwealth or a state or territory government within the last 12 months showing your name and current residential address and the provision of financial benefits to you e.g. Centrelink letter
- If you're under 18, you can provide a student card, or a letter from a school principal. The letter must include the date it was issued (within three months of providing your proof of ID), your name, residential address and the dates you attended the school.

[^] If the document and/or the certification is not written in English, it must be accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters Ltd (NAATI). If you are unable to provide these documents, please call us to discuss alternatives.

Certification of personal documents

All copied pages of original personal identity documents (including any change of name documents) must be certified as true copies by an authorised person with the appropriate qualifications or registration (see below) who cannot be the owner or addressee of the document. The authorised person must sight the original and the copy to ensure the documents are identical, then certify each page by writing "Certified to be a true copy of the original seen by me", followed by their signature, printed name, address (personal or professional), qualification (e.g. justice of the peace, Australia Post employee), registration number (if applicable) and date. In the case of a multiple page document, the authorised certifier must certify all pages by repeating the above steps on each page and including the numbering of each page (1 of 25).

If you are in Australia

The following lists a subset of people who are authorised to witness your signature on a statutory declaration as well as certify copies of original documents. For a complete list of authorised witnesses/certifiers, go to the Attorney-General's Department website at www.ag.gov.au.

- Australia Post employee in charge of an office providing postal services (charges may apply)
- chiropractor
- dentist
- financial adviser or financial planner
- full-time or part-time teacher employed at a school or tertiary institution
- justice of the peace
- legal practitioner
- magistrate
- medical practitioner
- nurse
- optometrist
- pharmacist
- physiotherapist
- police officer
- psychologist
- veterinary surgeon

Samantha Sample has provided a copy of her identification. It includes her **signature, full name, date of birth and current residential address.**

The authorised person has sighted the original identification and confirmed that the copy is a true copy.

Details for the authorised person to include are full name, address, qualification, registration number (if applicable), date and signature.



If you are providing a certified copy of your driver's licence, please ensure this copy contains the card number which may be located on the back of your card.

Certified to be a true copy of the original seen by me.

K Anderson

Name: Kate Anderson
Address: 6 Some St Suburb NSW 2000
Qualification: JP
Registration no: 123456
Date: 1 March 2023

If you are outside Australia

The following people can certify copies of the originals:

- consular staff at an Australia Embassy, High Commission or Consulate
- a public notary or other person authorised to administer an oath or affirmation or to authenticate documents in the country you are visiting or living in.

The professions listed under **If you are in Australia** can only certify documents outside Australia if they work or are registered in Australia. Where your documents are certified outside Australia, the certifier must quote their registration number or the relevant law that qualifies them to authenticate your documents.

Overseas residents

If you change your address to an overseas address, reside overseas or direct Aware Super to make your payment to an overseas address, you must provide verification proof.

What proof of identity information must be provided?

A passport issued by the Commonwealth,

OR

A passport or a similar document issued for the purpose of international travel, that:

- a. contains a photograph and the signature of the person in whose name the document is issued

- b. is issued by a foreign government, the United Nations or an agency of the United Nations, and
- c. if it is written in a language that is not understood by the person carrying out the verification, is accompanied by an English translation prepared by an accredited translator.

AND

one of the following:

- a. a licence or permit issued under the law or equivalent authority of a foreign country for the purpose of driving a vehicle that contains a photograph of the person in whose name the document is issued and contains their residential address, or
- b. a notice that:
 - was issued to an individual by a local government body or utilities provider within the preceding three months
 - contains the name of the individual and his or her residential address, and
 - records the provision of services by that local government body or utilities provider to that address or to that person.

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