



# Superannuation contributions splitting application – instructions

## WHAT IS SUPERANNUATION CONTRIBUTIONS SPLITTING?

Superannuation contributions splitting may be offered by your superannuation fund. It means that people can split certain superannuation contributions with their spouse. It lets couples share their superannuation benefits.

You should send your application to the superannuation fund which holds the superannuation contributions you intend to split. Check with your fund to see if they have an application form.

Your application to split your taxed and/or untaxed contributions should be lodged with your superannuation fund in the following financial year. You lodge your application between 1 July and 30 June following the end of the financial year in which the contributions were made. Alternatively, you may apply to split contributions made during the relevant financial year if your entire benefit is to be rolled over or transferred before the end of that financial year.

An application must be completed for each financial year in which you split contributions.

## WHO SHOULD USE THESE INSTRUCTIONS?

These instructions are for a superannuation fund member (the applicant) who is applying to split certain superannuation contributions for the benefit of their spouse (the receiving spouse).

### Follow the steps to fill in the superannuation contributions splitting application:

- Applicant to complete sections A, B, C and D, and
- Receiving spouse to complete the declaration in section E.

## SECTION A – APPLICANT DETAILS

Fill in your personal and membership details to ensure your superannuation fund can identify you and your superannuation account.

Your superannuation fund's ABN or SFN will enable your superannuation fund to confirm the superannuation account from which you want to split contributions. Your superannuation fund's ABN and/or SPIN will be shown on your product disclosure statement or member statement. Your fund can tell you the fund's SFN. Or you can find your fund on our Register of Complying Super Funds (ROCS) at [www.ato.gov.au/super](http://www.ato.gov.au/super)

Fill in your member account number. If you do not know your account number, contact your superannuation fund. Please ensure that this superannuation account is active.

## SECTION B – RECEIVING SPOUSE DETAILS

Fill in your spouse's details.

The superannuation fund's ABN or SFN will help your superannuation fund to identify the correct superannuation fund and account to receive the split contributions. The superannuation fund's ABN and/or SPIN will be shown on the product disclosure statement or member statement. The fund can tell you the fund's SFN. Or you can search for the fund on the Tax Office Register of Complying Super Funds (ROCS) at [www.ato.gov.au/super](http://www.ato.gov.au/super)

Fill in your spouse's member account number. This is the account which will receive the contributions. Your spouse can check these details with their superannuation fund. Please ensure that this account is active.

Your spouse can create a new account to receive the contributions. They may need to complete a membership application. Your spouse must have an account in place before you lodge the superannuation contributions splitting application.

## SECTION C – CONTRIBUTIONS SPLITTING DETAILS

The financial year is the year in which the superannuation contributions were made to your account. Only contributions made on or after 1 January 2006 can be split to your spouse's superannuation account.

Write down the amount of taxed and/or untaxed contributions that you are applying to split to your spouse's superannuation account. Or write down the amount of taxed and/or untaxed contributions to be split as a percentage of the total eligible contributions made during the relevant financial year.

You cannot nominate to split more than 85% of the total taxed contributions made to your superannuation fund during the relevant financial year. If the nominated amount exceeds this, your application is invalid. Contact your superannuation fund if you need more information about the maximum amounts which can be split. Your superannuation fund can also advise you of any rules they have for limits on amounts or percentages of contributions that can be split to your spouse's superannuation account.

There are a range of **taxed contributions** which can be split. These contributions are made to your superannuation fund, and are taxable to the fund for income tax purposes. They include:

- employer contributions
- personal contributions for which an income tax deduction is to be claimed
- superannuation holding accounts (SHA) special account amounts transferred to your superannuation account by the Tax Office on or after 1 January 2006
- superannuation guarantee entitlements transferred to your superannuation account by the Tax Office on or after 1 January 2006, and
- allocated surplus contribution amounts.

There are several **untaxed contributions** which can be split. These contributions to your superannuation account are not taxable to the fund for income tax purposes. These include:

- personal contributions for which you have not claimed and do not intend to claim a tax deduction, and
- super co-contributions.

## SECTION D – APPLICANT REQUEST AND DECLARATION

Read the declaration, if it is correct, print your full name and sign and date the declaration.

## SECTION E – RECEIVING SPOUSE DECLARATION

Read the declaration, if it is correct, the receiving spouse should print their full name and sign and date the declaration.

## WHAT DOES 'RETIREMENT' FROM THE WORKFORCE MEAN?

The following table sets out the preservation age of superannuation benefits, which depends on your date of birth.

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

If you have reached your preservation age and are younger than 60, you are considered to be retired from the workforce if:

- your employment arrangement has come to an end, and
- you do not intend to work full-time or part-time again.

If you are 60 or older, you are considered to be retired from the workforce if your employment arrangement has finished since you turned 60.

### ➤ MORE INFORMATION

For further information on this topic:

- read our fact sheet *Superannuation contributions splitting – individuals*, which is available at [www.ato.gov.au](http://www.ato.gov.au)
- visit our website at [www.ato.gov.au/super](http://www.ato.gov.au/super)
- phone our information line on **13 10 20** between 8.00am and 6.00pm, Monday to Friday
- obtain a fax by phoning **13 28 60**, or
- write to:  
**Superannuation  
Australian Taxation Office  
PO Box 277  
WORLD TRADE CENTRE VIC 8005**

If you do not speak English well and want to talk to a tax officer, phone the Translating and Interpreting Service on **13 14 50** for help with your call.

If you have a hearing or speech impairment and have access to appropriate TTY or modem equipment, phone **13 36 77**. If you do not have access to TTY or modem equipment, phone the Speech to Speech Relay Service on **1300 555 727**.

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14 **Date of birth**      Day   / Month   / Year

15 **Sex**    Male     Female

16 **Daytime telephone number**   

17 **Email address**

18 **Name of fund**

19 **Your fund's Australian business number (ABN)**               

20 **Your fund's superannuation fund number (SFN)**   

21 **Superannuation product identification number (SPIN)**   

22 **Member account number**   

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### Section C: Contributions splitting details

23 **Financial year ending**    Day   / Month   / Year

24 **Taxed contributions to be split**      Dollar amount \$    ,    ~~·~~   or percentage   %

25 **Untaxed contributions to be split**      Dollar amount \$    ,    ~~·~~   or percentage   %

**Note:** If you intend to claim a deduction for personal superannuation contributions made during the relevant financial year, you must give the trustee notice of your intention to claim a deduction before you lodge a superannuation contributions splitting application.

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### Section D: Applicant request and declaration

I request that you split the contributions detailed in section C to the superannuation account of my spouse as detailed in section B.  
I declare that the information provided on this form is correct.

Name (please print)

Signature

Date Day   / Month   / Year

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### Section E: Receiving spouse declaration

I declare that at the date of this application I am the spouse of the applicant and I am aged:

- less than my preservation age, OR
- between my preservation age and 65 years and have not retired from the work force.

Name (please print)

Signature

Date Day   / Month   / Year

➤ Superannuation funds can charge administration or management fees to recover the cost of splitting your superannuation contributions. The Tax Office takes no responsibility for these service fees. If you have any questions about these fees, contact your superannuation fund.