

Make an eligible spouse contribution

When completing this form, please ensure you use all capital letters eg A B C and check boxes with a cross eg x

Important information

- To make a spouse contribution you must adhere to the conditions in the declaration below.
- To make a spouse contribution where the spouse is aged between 65 and 69 (inclusive), VicSuper can only accept the contribution if the spouse satisfies the work test or is eligible for and claims the work test exemption outlined in Step 2.
- You only need to complete this form once in each financial year you make eligible spouse contributions.
- Without your spouse's tax file number (TFN) VicSuper cannot accept non-concessional contributions (including spouse contributions) into your spouse's account. If your spouse would like to confirm if VicSuper has their TFN, they can call the VicSuper Member Centre on **1300 366 216** or login to VicSuper MembersOnline.
- Remember, your spouse generally cannot access their contributions as cash until they reach their preservation age (at least 55, depending on their date of birth) and permanently retire.
- Eligible spouse contributions count towards the non-concessional contribution cap of the spouse receiving the contribution.
- Any non-concessional contributions (including eligible spouse contributions) that are made in excess of the cap are taxed at the top marginal tax rate plus Medicare levy. If you exceed this cap and you do not elect for the excess and the related earnings to be refunded if the contributions are still in a superannuation fund, then additional tax will be applied so that the excess contributions are taxed at the top marginal tax rate plus Medicare levy. If you elect to refund the excess and the related earnings, you will be taxed on the earnings at your marginal rate. You will be entitled to a non-refundable tax offset equal to 15% of the earnings. Additional tax may apply.
- The spouse making the contribution may be eligible for a tax rebate of up to \$540. Please see the *VicSuper FutureSaver Product Disclosure Statement (PDS)* and *Member Guide* for detailed information and eligibility.
- If you have any questions or would like a current VicSuper Product Disclosure Statement (PDS), please call our Member Centre on **1300 366 216**. Alternatively, you can download a copy from vicsuper.com.au/publications

Step 1: Spouse making contribution: personal details

Steps 1 and 3 must be completed by the spouse **making** the contribution.

Title Mr Mrs Ms Miss Other (please specify)

Surname

Given name/s

Phone number (during work hours)

I declare that:

- is my eligible spouse 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 wish to have the contribution I am making on behalf of my spouse deposited as outlined in Step 2
- I have received and read VicSuper's privacy information. See Step 4
- I acknowledge that VicSuper may require additional proof of identity in certain circumstances under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
- all details on this form are true and correct
- I am aware this contribution will count towards the non-concessional contributions cap of my spouse as outlined in Step 3.

Signature Date

Step 2: Spouse receiving contribution: personal details

This step must be completed by the spouse **receiving** the contribution amount.

Please indicate the account into which the eligible spouse contribution is to be paid:

Member number

Title Mr Mrs Ms Miss Other (please specify)

Surname

Given name/s

Step 2: (continued)
Spouse receiving contribution: personal details

Residential address

 Postcode
 Postal address
 (if the same as your residential address, mark 'AS ABOVE')

 Postcode
 Phone number (during work hours)
 Date of birth

I declare that:

- is my eligible spouse 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)

- Please tick the appropriate box:
- I am under age 65, **OR**
 - I am between age 65 and 69 (inclusive) and have been gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which my contribution is made, **OR**
 - I am between age 65 and 69 (inclusive) and have satisfied the definition of the **work test exemption** and would like to claim the work test exemption for the current financial year.
- I understand the contributions will be invested according to my current or future nominated investment options
 - I have received and read VicSuper's privacy information. See Step 4
 - I acknowledge that VicSuper may require additional proof of identity in certain circumstances under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*
 - all details on this form are true and correct
 - I am aware of the non-concessional contributions cap mentioned in Step 3

Signature Date

Step 3:
Complete your payment details

Non-concessional contribution cap: Currently there is a cap of \$100,000 for non-concessional (or after-tax) contributions for the financial year. This is the annual cap per person across all superannuation funds. However, if your total super balance on 30 June in the previous financial year exceeds the transfer balance cap, at this time set at \$1.6 million, then your non-concessional contributions cap will be nil. Subject to eligibility, members under age 65 can bring forward two years of future entitlements, equalling a non-concessional cap of \$300,000 over 3 years. If you triggered the bring forward rule in the 2016/17 financial year and have not fully utilised the cap prior to 1 July 2017, then transitional arrangements apply. If you exceed this cap and you choose to leave the excess in your super; this excess will be taxed at your top marginal rate plus the Medicare Levy. Alternatively, you may elect for a refund on your excess. With this option, any related earnings will be taxed at your marginal rate and an offset will apply. VicSuper cannot accept non-concessional contributions without your tax file number.

Payment type

BPAY®

Once we have received this completed form, we will mail the biller code and reference number to you. You can then use your financial institution's online or telephone banking services to transfer the contribution amount into your spouse's VicSuper Fund account.

Cheque or money order (payable to VicSuper)

Cheque number

Account name

Payment amount \$, , .

Step 4:
Read VicSuper's
privacy information

The *Privacy Act* 1988 (Cwlth) governs the proper handling of personal information including how an organisation collects, uses, discloses and stores personal information.

You should have received information on how VicSuper handles personal information, either in your Product Disclosure Statement (PDS) or in VicSuper's *Privacy brochure (personal information)*. If you have not received this information or would like another copy sent to you, please call our Member Centre on **1300 366 216**.

**Additional
information**

To satisfy the **work test** the spouse receiving the contribution must be gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in the financial year in which the contribution is made.

To be eligible to claim the **work test exemption**, the spouse receiving the contribution must be aged between 65 and 69 and;

- has met the work test in the previous financial year and;
- has a total superannuation balance of less than \$300,000 as at 30 June last financial year (total balance of all superannuation accounts you hold at VicSuper and other funds) and;
- has not previously claimed the work test exemption

If the spouse is aged 70 or over, VicSuper cannot accept eligible spouse contributions.