

Lutheran Super Contributions Splitting Application

Before completing this form please read the factsheet "Splitting super contributions in Lutheran Super" available from the Helpline on 1800 635 796 or website www.lutheransuper.com.au

Step 1 – Complete your personal details		<i>Please print in black or blue pen, in uppercase, one character per box.</i>
Title	Mr <input type="radio"/> Mrs <input type="radio"/> Ms <input type="radio"/> Miss <input type="radio"/> Other <input type="text"/>	Date of birth <input type="text"/> / <input type="text"/> / <input type="text"/>
Given names	<input type="text"/>	
Surname	<input type="text"/>	
Previous name (if applicable)	<input type="text"/>	
Postal address	<input type="text"/>	
Suburb	State	Postcode
Daytime telephone	Mobile	
Email		
Member number		
Name of your employer		

Step 2 – Attach documentation if your personal details have changed

Name and Date of birth changes – see the 'Completing proof of identity' fact sheet on the website www.lutheransuper.com.au.

Address changes – attach a copy of a recent bill, mail item or driver's licence that displays your new residential or postal address.

If the required supporting documentation is not provided, the payment of your benefit will be delayed.



Step 3 – Personal details of spouse receiving your contributions

Title Mr Mrs Ms Miss Other Date of birth / /

Given names

Surname

Postal address

Suburb

State

Postcode

Daytime telephone

Mobile

Details of spouse's super fund

The details below will help us identify your spouse's super account. It is important to complete all details as the trustee may not be able to process your request otherwise.

Member number

Fund name

This fund is a Self Managed Super Fund

Please note: All payments to a Self Managed Super Fund will be sent to the registered address. Please ensure the fund address is up-to-date on the ATO's website www.superfundlookup.gov.au

Fund address

Telephone

Fund ABN number*

Unique Superannuation Identifier (USI)*

Membership or Policy number*

If exempt from an ABN, tick the reason for exemption:

Exempt Public Sector Super Scheme Retirement Savings Account

Cheque to be made in favour of

Note: You can only split contributions to an active super account held in the name of your spouse in a complying super fund. If your spouse does not have an active super account the trustee will not be able to process your request.

Your spouse may have the option of joining Lutheran Super. For details, including a copy of the relevant Product Disclosure Statement, please call Helpline on 1800 635 796 or refer to the website www.lutheransuper.com.au.

* A transfer to another fund cannot occur without the ABN **and** USI or membership/policy number of your spouse's fund. If your rollover fund does not have an ABN you will need to contact the fund directly to request evidence of their complying status, such as their notice of compliance. Your spouse's super fund can help you complete these details.



Step 4A – What form of identification will you need to provide?

This section will only apply if you are transferring contributions to your spouse's account in another complying superannuation fund. If you are transferring to a Self Managed Super Fund – refer to Step 4B.

If transferring contributions to your spouse's account in another complying superannuation fund:

Option 1 – use your Tax File Number (TFN)

Lutheran Super might already hold your TFN. If you're not sure if you have previously provided it, you can choose to do so now. You do not have to provide your TFN, but if you do, this will ensure that any benefit you take from Lutheran Super does not incur additional tax. *Please also refer to the information provided below under Providing your Tax File Number (TFN).*

Enter your TFN here

- -

By providing your TFN, you are authorising us to give this information to your other super fund.

Please note: We will validate your TFN and personal details with the Australian Tax Office. If we cannot confirm an exact match with the ATO's records, you will be required to provide a copy of either your current driver's licence or passport (see below*) and your payout will be delayed.

Option 2 – provide a copy of either your current driver's licence or passport*

* Your driver's licence must NOT be expired. However, your Australian passport can have expired within the last 2 years.

If you don't have a current driver's licence or passport, you can refer to the 'Completing Proof of Identity' fact sheet on the fund's website at www.lutheransuper.com.au for a list of other documents that can be used to identify you. You can also contact the Helpline on 1800 635 796 for assistance.


Step 4B – Identification required if transferring contributions to your spouse's account in a Self Managed Super Fund

If you would like to transfer contributions to your spouse's account in a Self Managed Super Fund, you will need to provide **certified** ID. The easiest way to do this is to:

- Photocopy both sides of your current drivers licence or passport*
- Take the photocopies to Australia Post or your local Police Station and ask them to certify your ID document.

* Your driver's licence must NOT be expired. However, your Australian passport can have expired within the last 2 years.

The person certifying your ID documents will include the following details on the copies:

	←	A clear copy of the document that identifies you (i.e. your driver's licence (front and back) or passport)
Certified true copy	←	Write or stamp 'certified true copy' of the original document
J. Sample	←	The authorised person's signature
Mr John Sample	←	Full name, qualification and registration number (if applicable) of the authorised person
Justice of Peace	←	Date of certification (within 12 months of receipt)
Registration No. 123456789		
Date: 01/03/2015	←	

If you don't have a current driver's licence or passport, you can refer to the 'Completing Proof of Identity' fact sheet on the fund's website at www.lutheransuper.com.au for a list of other documents that can be used to identify you. You can also contact the Helpline on 1800 635 796 for assistance.

PROVIDING YOUR TAX FILE NUMBER (TFN)

There may be tax implications if you have not yet provided, or choose not to provide, your TFN. Whilst it is not compulsory to provide your TFN, not doing so could cost you in the following ways:

- you may have paid more tax than necessary on super contributions made for you by your employer (including SG, salary sacrifice and other contributions) in this financial year. This additional tax can be reversed if you provide your TFN to the fund before the end of the financial year, or your earlier payment from the fund. Although you may be able to claim back this additional tax if you later provide your TFN, time limits and other rules may apply, which may affect the size of any refund.

- you may pay additional tax on your super payout. However it might be possible to claim this back when lodging your tax return.
- you may miss out on any government Super Co-contributions for which you may be eligible; and
- you may have difficulty locating your super in the future, should you lose contact with your fund(s).

If you are uncertain as to whether or not you have provided your TFN, you can check these details on the fund's website www.lutheransuper.com.au or contact the Helpline on 1800 635 796.



Step 5A – Contributions splitting details

The contributions I would like to split with my spouse are contributions made to my super account during the previous financial year ended 30/06/ (YEAR)

Eligible concessional contributions to be split:

(e.g. deductible contributions such as employer and salary sacrifice contributions)

(tick one circle only)

Maximum allowed

OR

Dollar Amount (enter amount and tick whether net or gross of tax*)

\$, **NET** or **GROSS**

OR

Percentage (enter percentage and tick whether net or gross of tax*)

% **NET** or **GROSS**

* Concessional contributions are subject to 15% contribution tax. If you nominate a **gross** dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a **net** dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: Only eligible contributions made during the previous financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or the concessional contribution cap** (whichever is the lesser).

If you nominate an amount greater than the legislated concessional contribution cap, the amount transferred will be reduced accordingly. If the amount you nominate would leave you with a leaving service benefit of less than \$5,000, the amount transferred will be limited so that your leaving service benefit is at least \$5,000.

** Refer to the 'Contributions splitting fact sheet' on the fund website www.lutheransuper.com.au or call the Helpline on 1800 635 796 for details.

Step 5B – Contributions splitting details for exiting members

(only complete this section if you are leaving Lutheran Super)

If you are withdrawing your entire superannuation benefit from Lutheran Super you may also elect to split contributions made to your super account during the current financial year. Please nominate the amount you wish to split (note this section only applies to contributions made during the current financial year. To request a split for contributions made during the previous financial year you will also need to complete Step 5A above). Please ensure this form is submitted together with your 'Payment Instructions' form.

Eligible concessional contributions to be split:

(e.g. deductible contributions such as employer and salary sacrifice contributions)

(tick one circle only)

Maximum allowed

OR

Dollar Amount (enter amount and tick whether net or gross of tax*)

\$, **NET** or **GROSS**

OR

Percentage (enter percentage and tick whether net or gross of tax*)

% **NET** or **GROSS**

* Concessional contributions are subject to 15% contribution tax. If you nominate a **gross** dollar amount or percentage above, the amount transferred will be reduced by 15% to allow for this tax. If you nominate a **net** dollar amount or percentage above, the amount transferred will be as per your nomination (subject to any applicable maximums).

Note: Only eligible contributions made during the current financial year can be split. The total contributions amount nominated cannot exceed a maximum of the total concessional contributions made to your account during the financial year or the concessional contribution cap** (whichever is the lesser).

If you nominate an amount greater than the legislated concessional contribution cap, the amount transferred will be reduced accordingly.

** Refer to the 'Contributions splitting fact sheet' on the fund website www.lutheransuper.com.au or call the Helpline on 1800 635 796 for details.



Step 6 – Receiving spouse declaration (spouse to complete)

I declare that at the date of this application, I am the spouse[^] of the applicant and:

- I have not reached my preservation age*^{*}; OR
 I am between my preservation age* and 65 years and have not permanently retired# from the workforce.

*Your preservation age depends on your date of birth – see the table below:

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

Permanently retired is defined as never being gainfully employed again for more than 10 hours per week. Gainful employment means employed or self-employed for gain or reward in any business, trade, profession, calling, occupation or employment.

I understand that: The information contained in this form will be used by the trustee to process this contributions split request.

- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature Date / /

[^] A spouse includes:

- your husband or wife
- another person (whether of the same sex or not) with whom you are in a registered relationship, or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Note: This section must be completed by the receiving spouse in order for the trustee to process the contributions splitting request. The trustee of Lutheran Super recommends that you seek advice from a licenced, or appropriately authorised, financial adviser regarding your super before you make any decision in relation to contributions splitting.

Step 7 – Complete the checklist

To enable your payment to be processed promptly, please ensure you have correctly completed this form before returning it to the fund. Have you:

- Provided your member details in **Step 1**?
- Attached supporting documentation for any change of name, date of birth or address detailed in **Step 2**?
- Provided complete payment instructions in **Step 3, 5A and 5B**?
- Your spouse has signed and dated the declaration (**Step 6**)?
- Signed and dated the form (**Step 8**)?
- Select the proof of identification you have provided – **Step 4a or Step 4b**
 - Use your Tax File Number
 - Copy of current driver's licence OR passport
 - Certified** copy of current driver's licence OR passport
- Is your identification current? If providing an Australian passport, one that has expired within the last two years is acceptable.
- Are you transferring contributions to your spouse's account in a Self Managed Super Fund? If so, you have attached **certified** proof of identity documents – **Step 4b**.

If you need help, please refer to the 'Completing proof of identity' fact sheet on the fund's website at www.lutheransuper.com.au or call the Helpline on 1800 635 796.



Your Privacy

LCA Nominees Pty Ltd ABN 61 008 204 939 is the trustee of the regulated superannuation fund known as Lutheran Super ABN 93 371 348 387. Lutheran Super is administered by the trustee with the assistance of a professional administration company engaged by us to perform administration services for the fund. We collect and handle personal information about you in order to manage and administer your superannuation arrangements. We may also use it to supply you with information about products and services offered by us and our related companies that we expect to be of interest to you. If you do not wish to receive marketing material, please contact us on 1800 635 796, or write to our Privacy Officer using the details listed below.

Our Privacy Policy is available to view at www.lutheransuper.com.au or you can obtain a copy by contacting us on 1800 635 796.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, another super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage and administer your super, including your employer, our professional advisors, insurers, other organisations who provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and to our other service providers where it is used to assist with managing and administering your super.

In the process of managing and administering your super arrangements with us, your personal information may be disclosed to service providers who are based outside of Australia. It is anticipated that our current professional administrator may disclose personal information to information technology servers which are based in the United Kingdom, the United States, India, New Zealand or Bermuda. We will use all reasonable efforts (with the assistance of our professional administrator) to ensure that information disclosed via our professional administrator to foreign countries will not be held, inappropriately used or disclosed by the recipient of the information in those countries.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 635 796 or write to our Privacy Officer; The Privacy Officer, Lutheran Super, 197 Archer Street, North Adelaide, South Australia 5006.

Step 8 – Sign the form (member to complete)

I request that the trustee of Lutheran Super splits the contributions detailed in Steps 5A and/or 5B to the superannuation account of my spouse as detailed in Step 3.

By signing this form I acknowledge that I have read and understood the fact sheet 'Splitting super contributions in Lutheran Super' and I understand that:

- once my contributions split is actioned, I will not be eligible for a further contributions split in respect of the nominated financial year.
- the amount transferred from Lutheran Super will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved
- the withdrawal fee (if any) will be deducted from my member account when the contributions split is made to my spouse. If I am withdrawing my entire superannuation benefit, this fee will only be charged once
- my nominated transfer amount will be reduced, if necessary, to ensure that I maintain a leaving service benefit of at least \$5,000 in my member account in Lutheran Super
- if the contributions nominated to be split exceed the maximum allowed by the legislation or the fund's rules, my nominated transfer amount will be reduced to the maximum allowable amount
- the value of my super in Lutheran Super (including any Death and Total and Permanent Disablement benefits) will decrease by the amount transferred out of Lutheran Super in accordance with this contributions split request
- there may be a delay in payment if my details have changed
- I understand and consent to my information being collected, disclosed and used in the manner set out in this form.

I confirm that the person nominated as the receiving spouse in Step 3 is an eligible spouse, as defined in Step 6 above.

I discharge the trustee from any liability with respect to the amount of my super that is transferred.

Signature

X

Date

/ /

The trustee of Lutheran Super recommends that you seek advice from a licensed, or appropriately authorised, financial advisor regarding your super before you make any decision in relation to contributions splitting.

Please return your completed form together with your proof of identity and supporting documentation to the Fund Administrator, Lutheran Super, GPO Box 4303, Melbourne, VIC 3001.

