

Contribution splitting application

Information sheet

When to use this form

Use this form to split your super contributions with your spouse.

Contribution splitting

Contribution splitting is a feature that allows you to split certain super contributions with your spouse.

When you split your contributions, you transfer or roll over a portion of the contributions recently made to your super account, to your spouse's super account.

You can only split the lesser of 85% of your concessional contributions for that financial year and 85% of your concessional contributions cap.

Contributions that can be split include:

- employer contributions, and
- salary sacrifice contributions, and
- personal member contributions that you intend to claim a tax deduction for.

A contribution split application can be made:

- Any time during the financial year that immediately follows the financial year in which the contributions were made, or
- In the financial year when the contributions were made, as long as your entire benefit is being withdrawn (ie as a rollover, transfer, lump sum benefit or combination of these) and your account is closed before the end of that financial year.

Note: Incomplete applications which require follow-up may result in processing delays.

Concessional contributions

To confirm your contributions made in the financial year:

- Log in to **My AMP**, choose your super account, then navigate to **manage > contributions & transfer in > contributions received**, or
- call us on 131 267.

Contributions splitting doesn't reduce the amount counted towards your concessional contributions cap.

Your concessional contributions cap may be increased above the general concessional cap if you are eligible, where:

- your concessional contributions for the year exceed the general concessional contributions cap.

- your total super balance on 30 June of the previous financial year is less than \$500,000.
- you have unused concessional contributions cap amounts from the previous five years (with the 2018/2019 financial year being the first year you can accrue unused concessional contributions).

Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions cap amount, up to the amount of the excess.

You can check your eligibility at my.gov.au.

Note: The law doesn't allow for the splitting of non-concessional contributions.

Closing your super account

If you want to split your concessional contributions, you must ask to split them before you make a full withdrawal. You can split the contributions made during the previous and current financial year in which you close the account.

In respect of your interest in the AMP Super Fund (ASF) (of which your account is a part) you can only request to split your contributions once per financial year. If you hold any other AMP financial products, you should check if they're part of the ASF. If they are, and you've already requested to split contributions in any of those products, legislation doesn't allow you to request to split any further contributions for the same financial year.

If you choose to withdraw or transfer your full account balance, all your insurance cover will cease on the date we process your withdrawal or transfer. No cover will be provided after the date your withdrawal or transfer is processed.

Your spouse's details

For the purposes of contribution splitting, the definition of spouse includes a person (of any gender):

- you're legally married to
- you're in a relationship with (that's registered under certain state or territory laws)
- who lives with you on a genuine domestic basis in a relationship as a couple (known as a 'de facto spouse').

Your spouse must have an active account in a super fund before you lodge the contributions splitting application.

We'll need the name of your spouse's super fund and their account number in that fund where their contribution splitting benefits will be received.

We also need your spouse's super fund's Australian Business Number (ABN), and Unique Superannuation Identifier (USI) or Electronic Service Address (ESA) to help us identify the correct super fund and their account in that fund to receive their contributions splitting benefits. Your spouse can find these details from their fund, or on the fund's **product disclosure statement (PDS)** or their **member statement**.

You can apply to split your contributions when you're any age, but your spouse must be either:

- less than age 60 or
- aged between 60 and 65 years, and not retired.

Your spouse must read and sign the **spouse declaration** in the attached form to make sure they've met the age requirements.

Personal contribution tax deduction

This section represents a notice under section 290-170 of the *Income Tax Assessment Act 1997*.

If you've made personal contributions, you should check whether you're eligible to claim a tax deduction. If you don't claim a tax deduction at the time of making a withdrawal, we may not be able to accept a future request.

For example:

We can't accept a request where your contributions have been used to start an income stream or if you have insufficient personal contributions remaining in your account to cover the amount you're claiming.

If you were aged 67 to 75 at the time of making the contribution, you'll need to have met the work test or work test exemption during the financial year to be eligible to claim a tax deduction.

Meeting the work test means you've been gainfully employed for at least 40 hours within 30 consecutive days in the financial year the contributions are made.

To use the work test exemption, you must satisfy the following conditions:

- you've met the work test in the financial year prior to the year the contribution was made
- you haven't been, and don't intend to be, gainfully employed for at least 40 hours within 30 consecutive days in the financial year the contributions are made
- your total super balance with all super providers was below \$300,000 at 30 June of the previous financial year, and
- you haven't previously claimed a personal tax deduction under this exemption in any previous financial year.

Note: If you don't check you're eligible to claim a tax deduction, or you don't have enough assessable income, the ATO could deny your deduction, and this may mean you exceed your contribution limit(s). Where this is the case, if you've withdrawn any of your benefit or started an income stream, you may not be able to reduce the amount you told us you were intending to claim as a tax deduction. This may mean you have to pay additional tax.

Collection of Tax File Number (TFN)

Your TFN

We're required to tell you the following details before you provide your TFN for your super products.

Under the *Superannuation Industry (Supervision) Act 1993*, the trustee is authorised to collect, use and disclose your TFN, which will only be used for lawful purposes.

These purposes may change in the future as a result of legislative change. The trustee may disclose your TFN to another super provider when your benefits are being transferred, unless you request in writing that the trustee of your super fund not disclose your TFN to any other super provider.

It's not an offence not to quote your TFN. However, giving your TFN to the fund will have the following advantages (which may not otherwise apply):

- The fund will be able to accept all types of contributions to your account(s).
- The tax on contributions to your super account(s) will not increase.
- Other than the tax that may ordinarily apply, no additional tax will be deducted from your super benefits. This affects both contributions to your super and benefit payments when you start drawing down your super benefits, and
- It will make it easier to trace different super accounts in your name so that you receive all your super benefits when you retire.

If you don't provide your TFN you may also be subject to additional tax on employer contributions.

These purposes may change in the future as a result of further legislative changes. More information about the use of TFNs for super changes can be obtained from the ATO hotline 131 020.

Your spouse's TFN

We can collect your spouse's TFN under the *Superannuation Industry (Supervision) Act 1993*. Your spouse's TFN will be treated as confidential, and whether or not your spouse's TFN is provided is optional. If a TFN isn't provided, your spouse's super fund may deduct more tax from their benefits than would otherwise be payable.

Additional information for a Self-Managed Super Fund (SMSF)

If the contribution split amount is being rolled over or transferred to your spouse's SMSF, you'll need to provide the following documentation:

1. Original certified proof of identity for your spouse. We may verify the identification documents through an electronic service.
2. A certified copy of the bank statement for the bank account in the name of the SMSF.

We'll check the ATO's SMSF verification service (SVS) to verify the following:

- the ABN of the SMSF is registered as an SMSF
- the SMSF status is complying or regulated
- that your spouse is a member of the SMSF

- the SMSF bank details in the rollover request match those held by the ATO
- Electronic Service Address (ESA) in the rollover request matches that held by the ATO.

Your spouse may receive an SMS or email from the ATO when the SVS is checked by us (AMP).

Verifying a customer's identity

We need to verify or confirm your spouse's identity by checking that certain details provided in this form **match** the details that are in certain documents you need to attach to this form.



Please send us **original certified copies** of the original documents—don't send us the original documents.

If your spouse consents to online identification (ID) verification (see **consent to online verification of identification documents** in this form) you'll still need to provide us with copies of your spouse's ID documents. However, if your spouse doesn't consent to online ID verification, you'll need to mail us original certified copies of the documents (don't send the original documents or email scanned copies to us).

If you're sending a copy of a drivers licence, please make sure you include both the front and back of the licence.

If the document isn't written in English, then you must also attach an English translation prepared by an accredited translator.

Getting your copies certified

A copy of a document must be certified to be a true and correct copy of the original document. Only certain people can certify copies including:

- police officer or sheriff
- justice of the peace or notary public
- legal practitioner, magistrate, judge or registrar/deputy registrar of a court
- pharmacist, physiotherapist or veterinary surgeon
- optometrist, dentist, medical practitioner or nurse
- member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants.

You can see the full list of people who can certify documents or extracts at amp.com.au/identification.

Example:

I certify that this is a true and correct copy of the original document.

John Citizen

**John Citizen, Justice of the Peace
10 Other Street
Suburb NSW 2000
02 9999 9999 30 May 2020**

Documents for an individual

So we can verify the identity of an individual, you need to send us the documents shown under option A or B:

Option A

One of these:

- current Australian state or territory driver licence that has your photo
- Australian passport that is current or expired within the last two years
- card issued under a state or territory law to prove your age that has your photo
- current foreign government passport (or similar international travel document) that has your photo and signature
- current foreign driver licence that has your photo
- current national identity card that has your photo.

Option B

One of these:

- Australian or foreign birth certificate
- Australian or foreign citizenship certificate
- birth certificate extract
- pension card issued by Department of Human Services
- health card issued by Department of Human Services.

Plus



The documents listed below are only **valid** if they include your full name and residential address.

One of these:

- a document issued by the Commonwealth or a state or territory within the last 12 months that shows financial benefits paid to you
- a document issued by the ATO within the last 12 months that shows money to be paid to you or that you need to pay to them (make sure you cross out your TFN)
- a document issued by a local government body or utility provider within the last three months that shows the services provided to you at your address
- if you're under 18 years old, a notice issued by a school principal within the last three months that shows how long you attended that school.

AMP privacy statement

The privacy of your personal information is important to us.

The AMP Privacy Policy provides more information about how we manage and protect your personal information. It sets out how you can access and correct your information, how you may complain about a breach of privacy, and our process for resolving privacy-related enquiries and complaints.

For further information, please go to amp.com.au/privacy.

This page has been left blank intentionally.

Please keep this information sheet for your records—
don't return it with your completed form(s).

Contribution splitting application

Use this form to split your super contributions with your spouse.

Please print in CAPITAL LETTERS and place a cross in any applicable boxes.

1. Member details

Account number

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
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Surname

Given name(s)

Gender

 Male Female

Residential address

Suburb

State

Postcode

Contact phone number

Mobile number

Email address

Address for communications

Please cross if same as residential address.

Address

Suburb

State

Postcode

2. Member Tax File Number (TFN)

I want to provide my TFN.

TFN

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I've previously provided my TFN to AMP.

I don't want to provide my TFN.

3. Your spouse's details

Title

Date of birth

D	D	M	M	Y	Y	Y	Y
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Surname

Given name(s)

Gender

 Male Female

Residential address

Suburb

State

Postcode

Contact phone number

Mobile number

Email address

Address for communications

Please cross if same as residential address.

Address

Suburb

State

Postcode

4. Your spouse's Tax File Number (TFN)

I want to provide my TFN.

TFN

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I've previously provided my TFN to AMP.

I don't want to provide my TFN.

5. Contributions splitting details

Financial year

The financial year the contributions are split must be either this **current financial year** or the **previous financial year**. You can't apply to split contributions made to your super account before the beginning of the last financial year.

Note: You can only split current year contributions if you're rolling over your full super account balance to another complying super fund.

The contributions I'd like to split were made in the financial year ending:

30/06

If you want to split your contributions for more than one financial year please complete another **contribution splitting application** form.

Splitable contribution amount

Splitable contributions include:

- employer contributions, and/or
- Salary sacrifice contributions, and/or
- personal member contributions you're intending to claim as a tax deduction.

! You can only split the lesser of:

- 85% of your concessional contributions for that financial year, and
- 85% of your concessional contributions cap for that financial year.

If you're intending to claim a tax deduction on personal member contributions and then split these contributions, please also complete section **6. personal contribution tax deduction** section.

If you're not intending to claim a tax deduction on personal member contributions, you don't need to complete section **6**.

Cross this box to split your contributions.
Please provide the amount or percentage to split:
\$ or %

6. Personal contribution tax deduction

! This section represents a notice under section 290-170 (1) of the *Income Tax Assessment Act 1997*.

Do you intend to claim a tax deduction for personal contributions made in the current or previous financial year?

- No—go to section 7.
- Yes—please read the following declaration and complete the table in this section:

Note: The amount you're able to advise as a claim for a tax deduction may be affected if you've previously made a partial withdrawal on this account.

6. Personal contribution tax deduction

If you were aged 67 to 75 at the time of making the contribution, you will need to have met the work test or work test exemption during the financial year to be eligible to claim a tax deduction.

Intention to claim a tax deduction

Contribution	Total personal contribution (\$)	Amount you want to claim (\$)
Current financial year		
Previous financial year		
Fund name	AMP Super Fund	

At the time of completing this notice I declare that:

- I intend to claim the personal contributions stated in the table above as a tax deduction.
- I'm a member of the super fund(s) stated in this form.
- The super fund(s) currently holds these contributions and has not begun to pay a super income stream based in whole or parts of these contributions.
- I haven't included these contributions in an earlier valid notice.
- The contributions I'm claiming a tax deduction for are not a re-contributed amount previously released under the First Home Super Saver Scheme or COVID-19 Early Release Scheme.

I declare that I'm lodging this notice at the earlier of either:

- before the end of the day that I lodged my income tax return for the income year in which the personal contributions were made, or
- before the end of the income year following the year in which the contribution was made.

I declare that the information given on this notice is correct and complete.

7. Contributions splitting payment details

Transfer to my spouse's AMP account
Account number

Transfer to my spouse's external super fund (excluding SMSFs)
Fund name
Fund address
Suburb State Postcode
Fund phone number
Membership number or account number ¹

7. Contributions splitting payment details continued

Unique Superannuation Identifier (USI)

Australian Business Number (ABN)

- 1 Please ask your fund for your membership/account number. We may not be able to process your application if these details aren't provided to us.

Transfer to my spouse's SMSF



Please refer to the attached **information sheet** for additional information about SMSFs and the documentations you need to provide.

Fund name

Fund address

Suburb

State

Postcode

Membership number

Australian Business Number (ABN)

Electronic Service Address (ESA)

Financial institution name

Bank account name

BSB number

Account number

8. Declaration and signatures

Spouse's declaration for contributions splitting

I declare that at the date of this application:

- I'm aged less 60, or
- I'm aged between 60 and 65 years and haven't retired from the workforce.
- the information I've provided on this form is complete and correct.

8. Declaration and signatures continued

Spouse's declaration for contributions splitting continued

Consent to online verification of identification documents

As part of your request, we may need to verify your identification documents online.

This may include:

- checking your identity against personal information held by a credit bureau, and
- checking your identification information with the issuer or official record holder of the identification you provide.

- I consent (**cross this box**) to my identification documentation being used to carry out the identification checks described above.



If you're signing this form digitally, please make sure you attach a **certificate of completion**, otherwise, please print this form and sign it using a pen.

Spouse's name

Spouse's signature

Date

Member declaration

Important: The law has changed to expand the administrative penalty provisions to include penalties for making false or misleading statements that do not result in a shortfall amount.

This may include making false or misleading statements to an entity other than the ATO if the statement is required or allowed to be made under tax law (eg a notice of intent to claim a tax deduction for personal contributions made to a super fund).

I declare that:

- I request that the contributions stated in section 5 of this form are split to my spouse's super account detailed in section 7 of this form.
- the information I've provided on this form is complete and correct
- I request N.M Superannuation Pty Ltd (N.M. Super) to process my contribution splitting request and pay the proceeds in accordance with my instructions on this form.
- I understand that if I've made a request to split my contributions, that any withdrawal or transfer from my account will be exercised after the contributions split has been processed and that the value of my withdrawal or transfer will be less any contributions that has been split.
- I understand that N.M. Super can refuse my contribution splitting request if I haven't completed this form correctly or fully.

8. Declaration and signatures continued

Member declaration continued

- I understand AMP will use the unit price next calculated where they receive all relevant information at an AMP processing centre by 3pm Sydney time. If they receive the information after 3pm Sydney time, they will treat it as if they received it the next Sydney business day.
 - If I've notified my intention to claim a tax deduction on personal contributions in section 6 of this form, I confirm that I've read and agree to the declaration in that section.
 - If I have a term deposit in my account, I understand that my term deposit will be broken if I've requested a contribution split amount that's over the balance of my investment options excluding any term deposit.
 - I take full responsibility for my contribution splitting request including fully reading and understanding the information attached to this form.
 - I've read and understood the **collection of Tax File Number (TFN)** section in the attached information sheet.
 - Where the contribution split amount is transferred to an SMSF, I confirm that my spouse is a member, trustee (or director of a corporate trustee) of the SMSF.
 - I'm not commonly known by any names different to those disclosed in this application form, unless I have disclosed otherwise to N.M. Super.
 - Any document or information to be used for the purposes of this application (whether or not provided on or with this application):
 - is complete and correct.
 - if it is about another person, is provided with the authority of that person (if required) and may be used for any other products, services or benefits offered or provided to me/us by or through N.M. Super or any other company in the AMP group.
- Note:** If you want to check any information before signing, you may request a copy of this information from your financial adviser or N.M. Super.
- I acknowledge that it may be a criminal offence to knowingly provide false or misleading information or documents in connection with this application.
 - I'm aware that I may ask N.M. Super for all the information that I need to understand my benefit entitlements in the account (including information on the fees, insurance cover, investment options and the effect of a transfer) and I don't require any further information.
 - If I am requesting a transfer, I understand and acknowledge the implications and effects of transferring my benefits from the account to the fund or account specified on this form.
 - I've sought advice from my financial adviser or have decided not to seek advice.
 - I discharge N.M. Super from all further liability in respect of the benefits paid or transferred.

8. Declaration and signatures continued

Member declaration continued

 If you're signing this form digitally, please make sure you attach a **certificate of completion**, otherwise, please print this form and sign it using a pen.

Member name

Member signature



Date

D	D	M	M	Y	Y	Y	Y
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9. Checklist

- Have you read the **information sheet** attached to this form?
- Have you provided your details in section 1 and your TFN (as required) in section 2?
- Have your spouse's details been provided in section 3 and their TFN details (as required) in section 4?
- Have you provided the details for contribution splitting in section 5?
- Have you completed section 6 if you're intending to claim a tax deduction for personal contributions?
- Have you provided the contribution splitting payment details in section 7?
- Has your spouse read and signed the **spouse's declaration for contributions splitting** in section 8?
- Have you read and signed the **member declaration** in section 8?

If the contribution split amount is being transferred to an SMSF:

- Have you provided additional documentation as required (refer to **additional information for an SMSF** in the attached information sheet for details)?
- Have you provided the ESA in section 7 (if applicable)?

If signed under a Power of Attorney:

- Have you (the person submitting the request) provided a certified copy of the Power of Attorney and a **notice of non-revocation** letter?

Where to send this form

Mail or email this completed form and any other required documents to:

AMP Limited
PO Box 6346
WETHERILL PARK NSW 1851
askampsuper@amp.com.au

Any questions?
131 267