Contributions Splitting Application

Before completing this form please read the factsheet 'Splitting super contributions in REI Super' available from the Helpline on **1300 134 433** or website **www.reisuper.com.au**.

Please print in black or blue pen, in uppercase.

The trustee of REI 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.

PART 1: YOUR DETAILS

Member number

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr Other

Given names

Surname

Date of Birth (DD-MM-YYYY)

– –

Residential address

Suburb

State

Postcode

Postal address. If the same as your residential address, mark ✗ in this box. ☐

Suburb

State

Postcode

Mobile phone

Home phone

( )

Email

PART 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.reisuper.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.

Issued by REI Superannuation Pty Ltd ABN 68 056 044 770, AFSL No. 240569, RSE L0000314,
MySuper unique identifier 76641658449129, as Trustee of REI Super ABN 76 641 658 449, RSE R1000412.

REIS 10184

PART 3: PERSONAL DETAILS OF SPOUSE RECEIVING YOUR CONTRIBUTIONS

☐ Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Dr Other

Given names

Surname

Date of Birth (DD-MM-YYYY)

Residential address

Suburb

State

Postcode

Postal address. If the same as your residential address, mark ✗ in this box. ☐

Suburb

State

Postcode

Mobile phone

Home phone
( )

Email

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

Daytime phone number
( )

Fund name

Fund address

Fund ABN

Unique Superannuation Identifier (USI)

☐ **This fund is a Self Managed Super Fund.**
Please provide SMSF bank details below:

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**

Name of Bank, Buidling Society or Credit Union

BSB -

Account number

SMSF account name

SMSF account number

☐ I have attached a copy of an SMSF bank statement that is less than 12 months old and shows the SMSF account name, BSB and account number.

SMSF electronic service address (ESA)

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 REI Super. For details, including a copy of the relevant Product Disclosure Statement, please call the Helpline on **1300 134 433** or refer to the website **www.reisuper.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.

Contributions Splitting Application cont...

PART 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)**

REI 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 REI 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 driver's license or passport

You can refer to the 'Completing Proof of Identity' fact sheet on the fund's website at **www.reisuper.com.au** for a list of other documents that can be used to identify you. You can also contact the Helpline on **1300 134 433** for assistance.

PART 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 Justice of Peace Registration No.123456789	Full name, qualification and registration number (if applicable) of the authorised person
Date: 01/02/2012	Date of certification (within 12 months of receipt)

If you don't have a driver's license or passport

You can refer to the 'Completing Proof of Identity' fact sheet on the fund's website at **www.reisuper.com.au** for a list of other documents that can be used to identify you. You can also contact the Helpline on **1300 134 433** 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.reisuper.com.au** or contact the Helpline on **1300 134 433**.

Contributions Splitting Application cont...

PART 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)

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than $500,000 immediately prior to the financial year, and have unused concessional cap space from the previous 5 years (with 2018–19 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 made in excess of the general concessional contributions cap. Your increased concessional contributions cap will be used to determine the maximum amount of taxed splittable contributions.

ELIGIBLE CONCESSIONAL CONTRIBUTIONS TO BE SPLIT:
(e.g. deductible contributions such as employer and salary sacrifice contributions)

Please tick ✗ one box only:

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

$ ☐☐☐,☐☐☐.☐☐ ☐ **NET** or ☐ **GROSS**

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

☐☐☐ % ☐ **NET** or ☐ **GROSS**

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 your concessional contribution cap** (whichever is the lesser). If you nominate an amount greater than your 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 $6,000, the amount transferred will be limited so that your leaving service benefit is at least $6,000.

* 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).

** Refer to the 'Contributions splitting fact sheet' on www.reisuper.com.au or call the Helpline on 1300 134 433 for details.

PART 5B: CONTRIBUTIONS SPLITTING DETAILS FOR EXITING MEMBERS (only complete this section if you are leaving REI Super)

If you are withdrawing your entire superannuation benefit from REI 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.

Write the amount or percentage that your spouse is to receive. It cannot be more than 85% of the contributions you made in this category or more than your concessional contributions cap for the financial year. From 1 July 2019, the concessional contributions cap may be increased above the general concessional cap if you are eligible. To be eligible you must make concessional contributions in excess of the general concessional cap, have a total superannuation balance less than $500,000 immediately prior to the financial year, and have unused concessional cap space from the previous 5 years (with 2018–19 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 made in excess of the general concessional contributions cap. Your increased concessional contributions cap will be used to determine the maximum amount of taxed splittable contributions.

ELIGIBLE CONCESSIONAL CONTRIBUTIONS TO BE SPLIT:
(e.g. deductible contributions such as employer and salary sacrifice contributions)

Please tick ✗ one box only:

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

$ ☐☐☐,☐☐☐.☐☐ ☐ **NET** or ☐ **GROSS**

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

☐☐☐ % ☐ **NET** or ☐ **GROSS**

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 your concessional contribution cap** (whichever is the lesser). If you nominate an amount greater than your legislated concessional contribution cap the amount transferred will be reduced accordingly.

* 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).

** Refer to the 'Contributions splitting fact sheet' on **www.reisuper.com.au** or call the Helpline on **1300 134 433** for details.

Contributions Splitting Application cont...

PART 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.

* If you were born on or before 30 June 1964, you have already reached your preservation age. If you were born on or after 1 July 1964, your preservation age is age 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: 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 your concessional contribution cap** (whichever is the lesser). If you nominate an amount greater than your legislated concessional contribution cap the amount transferred will be reduced accordingly.

PART 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.reisuper.com.au** or call the Helpline on **1300 134 433**.

Contributions Splitting Application cont...

Your Privacy

The Fund is administered by us along with our service provider, SS&C Bluedoor Pty Limited (SS&C). We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies.

If you do not wish to receive marketing material, please contact us on **1300 13 44 33**.

Our Privacy Policies are available to view at **reisuper.com.au/privacy-policy** or you can obtain a copy by contacting us on **1300 13 44 33**.

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, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, our professional advisers, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to SS&C's processing centre in India. Our Privacy Policies list all other relevant offshore locations.

Our Privacy Policies set 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 1300 13 44 33 or write to our Privacy Officer, **PO Box 832, Newcastle NSW 2300.**

PART 8: SIGN THE FORM (member to complete)

I request that the trustee of REI 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 REI Super' and I understand that:

- I declare that the information provided on this form is correct and confirm that the amount to be split is within the legislatively specified limits.
- I confirm that the person nominated as the receiving spouse in Step 3 is an eligible spouse, as defined in Step 6 above.
- There may be a delay in payment if my details have changed.
- I discharge the trustee from any liability with respect to the amount of my super that is transferred.
- I have read and understood the Privacy Policy which is available at reisuper.com.au/privacy-policy and I consent to my personal information being collected and used by REI Super in accordance with this privacy policy.

Signature

✗

Date

/ /

READY TO SEND US YOUR FORM?

Please return your completed form together with your proof of identity and supporting documentation to the Fund Administrator:

Post: REI Super, PO Box 832, Newcastle NSW 2300
Email: admin@reisuper.com.au.

WE'RE HERE TO HELP

If you need any assistance with filling out this form, or have any questions about super, please feel free to call us on **1300 13 44 33**.