

Splitting super contributions in the Mercer Super Trust

You may be eligible to split your super contributions with your spouse. Before completing this form please read the fact sheet 'Splitting super contributions in the Mercer Super Trust' which is available from the website www.mercersuper.com.au or by calling the Helpline on **1800 682 525**.



This form can be completed digitally or by hand with a black or blue pen in uppercase with one character per box. **Please note** the form must be signed with a pen and submitted by post. The form cannot be signed digitally.

If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on **1800 682 525**.

Step 1: Complete your personal details

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"/>	<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	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone	<input type="text"/>	-	<input type="text"/>	Mobile	<input type="text"/>	<input type="text"/>	<input type="text"/>
E-mail	<input type="text"/>						
Account/Membership number	<input type="text"/>						
Plan/Product name	<input type="text"/>						
Name of your employer	<input type="text"/>						

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.mercersuper.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

Telephone

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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.

Account/Membership number

Fund name

This fund is a Self Managed Super Fund

Please note: All payments to a SMSF must use SuperStream to roll over your super benefits. This means your SMSF will need:

- an Electronic Service Address
- a copy of the SMSF bank account statement.

Telephone

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Fund ABN number*

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Unique Superannuation Identifier (USI)* / Electronic Service Address (SMSF only)

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

Exempt Public Sector Super Scheme Retirement Savings Account

Note: You can only split contributions to an active super account held in the name of your spouse in a complying super fund.

If you are transferring to an SMSF, you will also need to supply a copy of a bank statement of the 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 the Mercer Super Trust through the Mercer SmartSuper Plan – Individual Section. For details, including a copy of the Product Disclosure Statement, please call the Helpline on 1800 682 525.

** A transfer to another fund cannot occur without the ABN, USI/ESA and 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)

The **Mercer Super Trust** 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 the **Mercer Super Trust** does not incur additional tax. *Please also refer to the information provided below under Providing your Tax File Number (TFN).*

Enter your TFN here

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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.mercersuper.com.au for a list of other documents that can be used to identify you. You can also contact the Helpline on **1800 682 525** 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.mercersuper.com.au or contact the Helpline on **1800 682 525**.

Step 5b: Contributions splitting details for exiting members

(only complete this section if you are leaving the Mercer Super Trust)

If you are withdrawing your entire super payout from the Mercer Super Trust 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 'Receiving your payout from the Mercer Super Trust' 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)

(tick one circle only)

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 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.

** Refer to the factsheet Splitting super contributions in the Mercer Super Trust for details of the applicable limit.

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 the Mercer Super Trust 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
- If requesting payment to SMSF provided:-
 - SMSF Bank Account Statement
 - Electronic Service Address
- 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.mercersuper.com.au or call the Mercer Super Trust Helpline on **1800 682 525**.

Your privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. Our Privacy Policy outlines the type of information we keep about you and how we, and any organisations we appoint to provide services on our behalf, will use this information. If you do not provide the personal information requested, we may not be able to manage your superannuation. You can read our Privacy Policy online at mercer.com.au/privacy or you can obtain a copy by calling the Helpline.

The policy also includes details about how you may lodge a complaint about the way we have dealt with your information and how we will handle that complaint.

Step 8: Sign the form (member to complete)

I request that the trustee of the Mercer Super Trust splits the contributions detailed in Steps 5A and 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 the Mercer Super Trust'.

I also 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 the Mercer Super Trust will be taken from the preservation components in the following order: preserved, restricted non-preserved, unrestricted non-preserved
- my nominated transfer amount will be reduced, if necessary, to ensure that I maintain a leaving service payout of at least \$5,000 in my member account in the Mercer Super Trust
- if the contributions nominated to be split exceed the maximum allowed by the legislation or Mercer Super Trust's rules, my nominated transfer amount will be reduced to the maximum allowable amount
- the value of my super in the Mercer Super Trust (including any Death and Total and Permanent Disablement benefits) will decrease by the amount transferred out of the Mercer Super Trust in accordance with this contributions split request
- there may be a delay in payment if my details have changed
- I consent to my information being collected, disclosed and used in the manner set out in this form.

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.

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

Signature

X

Date / /

Please return your completed form, together with your proof of identity, to Mercer Super Trust, GPO Box 4303, Melbourne, VIC 3001.