

Your spouse's contributions to the Mercer Super Trust

As a member of the Mercer Super Trust, your spouse is able to make contributions on your behalf. Your spouse does not need to be a member of the Mercer Super Trust.

This form needs to be completed each time a spouse contribution is made.

Important information

Definition of spouse

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.

Contributions

The following applies to spouse contributions:

- Spouse contributions cannot be accepted if you have not provided your Tax File Number (TFN) to the fund. If you have not provided your TFN, the contributions will be refunded. You can check by signing into your account at www.mercersuper.com.au or by contacting our Helpline on 1800 682 525.
- Contributions by your spouse will be credited to your super account. Your spouse should be aware that once a contribution is paid into the Mercer Super Trust on your behalf it becomes your property and generally cannot be refunded back to your spouse.
- Legislative limits apply to the amount of non-concessional contributions that can be made to the Mercer Super Trust.
- Contributions must be made from 'after-tax' salary (they cannot be made by salary sacrifice or tax deductible contributions).
- Contributions are generally preserved until retirement after reaching preservation age or at reaching age 65.
- Contributions will be invested in accordance with the investment strategy currently applying to your super account.

Taxation

Spouse contributions will be taxed as outlined below:

- Your spouse may be entitled to a tax offset (or rebate) of 18% for contributions of up to \$3,000 per annum made in respect of you if your income* is below \$37,000 per year. Your spouse may be entitled to a reduced tax offset if your income* is between \$37,000 and \$40,000 per year. To be eligible for the tax offset both you and your spouse must be living together and be Australian residents at the time the contribution is made. You will not be entitled to the tax offset when your spouse receiving the contribution:
 - exceeds their non-concessional contributions cap for the relevant year, or
 - has a total superannuation balance equal to or exceeding the general transfer balance cap (\$1.6million for 2017-18) immediately before the start of the financial year in which the contribution was made.
- A spouse contribution is treated as a 'non-concessional contribution' for taxation purposes and no tax is payable on the amount of the contribution when it is ultimately paid to you as a benefit.
- No contribution tax is payable on spouse contributions unless contributions exceed the legislated non-concessional contribution cap. If you are unsure of how this may affect you, we recommend that you speak to a licensed, or appropriately authorised, financial adviser.

* your income includes your assessable income and reportable fringe benefits. It also includes most before tax or 'salary sacrifice' contributions you make and can also include voluntary employer contributions where you have the option whether or not these are payable.

If you need help

For assistance or to access the Privacy Policy and your personal information call the 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 3: Signature of contributing spouse

I wish to make contributions to the Mercer Super Trust for the benefit of my spouse named above (Step 1) who is an existing member and eligible to receive such contributions. By signing this form I understand that:

- any contributions I make to the Mercer Super Trust for the benefit of my spouse become the property of my spouse and generally cannot be repaid to me.
- the repayment of capital to my spouse and the investment returns of the Mercer Super Trust are not guaranteed by the trustee of the Mercer Super Trust, Mercer, the custodian of the Mercer Super Trust or any of the investment managers named in the relevant Product Disclosure Statement.
- I confirm that the nominated spouse is aged under 75 years of age and is eligible to receive this spouse contribution.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

Date

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Please return your completed form to Mercer Super Trust, GPO Box 4303, Melbourne, VIC 3001

