

Spouse Contribution Form



Please complete in pen using BLOCK letters. Print X in boxes where applicable.

Section 1: DETAILS OF RECEIVING SPOUSE

Surname			Salutation	
Given Names			Date of birth	
Street Address				
Suburb		State	Postcode	
Telephone (BH)	(AH)	Mobile		
Email			Membership Number	
Receiving spouse to sign here	X		Date	

Section 2: RECEIVING SPOUSE'S TAX FILE NUMBER (TFN)

I agree to provide my TFN

YES

My TFN is

NO

Under the Superannuation Industry (Supervision) Act 1993, your superannuation fund is authorised to collect 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 of your superannuation fund may disclose your TFN to another superannuation provider, where your benefits are being transferred, unless you request the trustee of your superannuation fund in writing that your TFN not be disclosed to any other superannuation provider.

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

- Your superannuation fund will be able to accept all types of contributions to your account/s;
- The tax on contributions to your superannuation account/s will not increase;
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing your superannuation benefits; and
- It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

Section 3: DETAILS OF CONTRIBUTING SPOUSE

Surname			Salutation	
Given Names			Date of birth	
Street Address				
Suburb		State	Postcode	

We are committed to respecting the privacy of the personal information you give us.

Our formal Privacy Statement sets out how we do this. If you would like a copy of AMG Universal's Privacy Statement, please let us know. We have published our Privacy Statement on our website at www.amgsuper.com.au

Section 4: DECLARATION

I have read and understand the Important Information on spouse contributions. I confirm these contributions are:

made for a spouse (defined by (6) Important information);

made by an Australian resident taxpayer earning assessable income;

made for my receiving spouse who is an Australian resident under 65; or

made for my receiving spouse who is an Australian resident between 65-69 and is employed on at least a part time basis.

Amount of contribution

Member to sign here

Date

Section 5: IMPORTANT INFORMATION

- Contributions can be made into AMG Universal Super for a spouse, even if that spouse is not employed. In some circumstances, a tax rebate is allowed on contributions paid on behalf of a spouse.
 - From 1 July 2007, contributions made directly by an individual into their spouse's account will be counted against the receiving spouse's non-concessional contributions cap. A tax rebate of up to \$540 may be available for up to \$3,000 of superannuation contributions made by a tax payer on behalf of a non-working or low income spouse.
 - The rebate is available to a person who makes spouse contributions where:
 - the person has a spouse;
 - the person makes after-tax (i.e. not salary sacrifice) contributions on behalf of their spouse (whether the spouse is gainfully employed or not);
 - the contributions are not tax deductible for the person contributing;
 - both the person contributing and the spouse are Australian residents; and
 - the spouse's assessable income is less than \$13,800 pa
 - The person making the contributions:
 - can be any age;
 - must be an Australian resident; and
 - must be receiving assessable income (from any source).
 - The receiving spouse:
 - if under age 65 when the contribution is received, is not required to have ever been gainfully employed;
 - if between the ages of 65 and 74 when the contribution is received, is employed on at least a part time basis; and
 - must be an Australian resident.
 - 'Spouse' means a legal or de facto husband or wife. A 'de facto' spouse means a person who lives with the tax payer on a genuine domestic basis. It does not include a person who lives separately and apart from the tax payer on a permanent basis, even though legally married to the tax payer. It does not apply to same sex partners.
 - Spouse contributions must be preserved until
 - You retire at your preservation age (55 for people born prior to 1 July 1960 but increasing in yearly increments to age 60 for people whose dates of birth range from 1 July 1960 to 1 July 1964);
 - you resign from employment at or after age 60;
 - you are totally and permanently disabled;
 - you are permanently incapacitated;
 - your death; or
 - you reach age 65.
 - you reach preservation age, but do not retire or cease employment and purchase a non-commutable income stream.
- You may also be able to apply to access preserved money in the case of severe financial hardship or on compassionate grounds.
- Contributions made for a receiving spouse cannot be refunded to the contributing tax payer.
 - For taxation purposes, spouse contributions are treated as follows:
 - nonconcessional (but these contributions will be preserved);
 - tax free when withdrawn (but interest on these amounts may be taxed);
 - not subject to 15% contributions tax; and
 - not surcharge-able.
 - A person is deemed to be employed on a 'part time basis' if they are gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in that financial year.

Please return this completed form to AMG Universal Super GPO Box 330 Brisbane QLD 4001

Phone: (07) 3210 6733 Fax: (07) 3228 2633 Email: info@amgsuper.com.au Web: www.amgsuper.com.au