

Application for Contribution Splitting

Please complete in capital letters and in BLACK INK only

This form is to be completed by members wishing to split their contributions in FuturePlus Super with their spouse. Before completing this form, you should read 'Important Notes' and refer to the Product Disclosure Statement (PDS) available from Member Services and the Fund's website.

1. Your details

Member no.				Date of birth (dd/mm/yyyy)			
Title				(e.g. Mr/Mrs/Ms/Miss/Dr)			
Family name							
Given name(s)							
Contact Details (postal address, telephone, email)							
No./Street/PO Box							
Suburb/Town/City							
State/Territory	Postcode			Country (if outside Australia)			
Phone: Home no. (inc. STD/ISD)				Business no. (inc. STD/ISD)			
Mobile no.				Fax no. (inc. STD/ISD)			
E-mail address							
Residential Address							
<input type="checkbox"/>	Same as Postal Address above						
<input type="checkbox"/>	Different from Postal Address above – you MUST complete below						
No./Street							
Suburb/Town/City							
State/Territory	Postcode			Country (if outside Australia)			

2. Contributions-splitting details

Financial year ending 30 June	2 0	
Concessional <u>Taxed</u> splittable contributions (see 'Important Notes')	M A X	(✓) OR % of nett amount available
Non-concessional <u>Untaxed</u> splittable contributions (see 'Important Notes')	M A X	(✓) OR % of nett amount available
WARNING – Untaxed contributions made after 5 April 2007 will not be able to be split.		
NOTE: Check fund rules for limits on percentages		
The following option is only available for contributions made before 5 April 2007.		
I intend to claim a deduction for personal contributions made during the relevant financial year	Yes <input type="checkbox"/>	No <input type="checkbox"/>
NOTE: If you are eligible and intend to claim a deduction for personal contributions made during the relevant financial year you must give the Trustee notice of your intention to claim a deduction before you lodge an application for contribution splitting.		

3. Applicant request and declaration

I request that the contributions stated above are split to my spouse's superannuation account as detailed overleaf. I have fully read this form and the information completed is true and correct.

Name (please print)

Signed Date (dd/mm/yyyy) / /



4. Receiving spouse details

Title	<input type="text"/>			(e.g. Mr/Mrs/Ms/Miss/Dr)	
Family name	<input type="text"/>				
Given name(s)	<input type="text"/>				
Date of birth (dd/mm/yyyy)	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
Contact Details (postal address, telephone, email)					
No./Street/PO Box	<input type="text"/>				
Suburb/Town/City	<input type="text"/>				
State/Territory	<input type="text"/>	Postcode	<input type="text"/>	Country (if outside Australia)	<input type="text"/>
Phone: Home no. (inc. STD/ISD)	<input type="text"/>		Business no. (inc. STD/ISD)	<input type="text"/>	
Mobile no.	<input type="text"/>		Fax no. (inc. STD/ISD)	<input type="text"/>	
E-mail address	<input type="text"/>				
Residential Address					
<input type="checkbox"/>	Same as Postal Address above				
<input type="checkbox"/>	Different from Postal Address above – you MUST complete below				
No./Street	<input type="text"/>				
Suburb/Town/City	<input type="text"/>				
State/Territory	<input type="text"/>	Postcode	<input type="text"/>	Country (if outside Australia)	<input type="text"/>

5. Basis of membership of receiving spouse

Are you currently a member of FuturePlus Super?

Yes, please state your membership number Member No. (Please refer to Section 8)

No, please create a new membership in the Fund (you should refer to the Fund PDS before choosing this option – please refer to Section 7 and 8)

No, please pay the split amount to the external fund as nominated in Section 6.

6. External Fund details to which the split amount should be paid

Name of external fund	<input type="text"/>
Fund address	<input type="text"/>
Fund Australian Business Number (ABN)	<input type="text"/>
Fund's Superannuation Fund Number (SFN)	<input type="text"/>
Fund's RSE Number	<input type="text"/>
Member Number	<input type="text"/>
Product Name*	<input type="text"/>
Superannuation product identification number (SPIN)*	<input type="text"/>

*Product name and/or SPIN number will be shown on your Product Disclosure Statement or Member Statement. SPIN, ABN and SFN can also be obtained directly from your chosen rollover fund.



7. Investment program (complete this section only if you join as a new member)

PLEASE COMPLETE ONE OPTION ONLY.

Option 1 – LifeCycle Objective Management Program

My anticipated retirement age is (If you do not specify a retirement age, it will be assumed to be age 65)

My date of birth (dd/mm/yyyy) is / /

(If you select Option 1 but do not include your date of birth, your benefits and contributions will be invested in the Balanced Strategy of the Managed Portfolio Program)

Option 2 – Managed Portfolio Program (Select only one strategy)

High Growth Strategy

Capital Guarded Strategy

Diversified Strategy

Cash Strategy

Balanced Strategy

Option 3 – Member Choice Program

Insert % of benefits and ongoing contributions you choose to invest in the six investment pools totalling 100%

Australian Equities %

Australian Fixed Income %

International Equities %

International Fixed Income %

Listed Property %

Cash %

Note: you may not invest more than 85% in any single investment pool, except for Cash.

Total %

I direct the Trustee of FuturePlus Super to invest all of my superannuation benefits held in FuturePlus Super and ongoing contributions in the above investment program.

- I acknowledge that further information is available on request from the Trustee and in the current Product Disclosure Statement.
- I have received and read the Product Disclosure Statement.
- I understand that the investment choice will be made in accordance with the Trust Deed governing the Fund.
- I understand that it is my responsibility to seek any necessary professional investment advice concerning my investment request.
- I acknowledge that the Trustee will not be liable for any loss arising from my chosen investment program.

Signed

Date (dd/mm/yyyy) / /

8. Receiving spouse declaration

I declare that at the date of this application:

- I am aged less than my preservation age; OR
- I am aged between my preservation age and 65 years and have not retired from the work force.

If I am joining as a new member, I also declare that:

- I apply to become a member of FuturePlus Super on the terms and conditions specified in the Product Disclosure Statement (PDS).
- I agree to be bound by the Trust Deed governing the Fund as these may be amended from time to time.
- I acknowledge that neither the Trustee nor any other person guarantees the performance of the Fund, the repayment of capital or any particular rate of return.
- I agree to indemnify each of the Trustee and the Administrator for any loss, damage or expense they may incur as a result of any incomplete, incorrect or misleading information supplied by me.

I have fully read this form and the information completed is true and correct..

Name (please print)

Signed

Date (dd/mm/yyyy) / /

DO NOT FAX THIS FORM AS YOUR ORIGINAL AUTHORISATION IS REQUIRED

Where to send this form/enquiries

FuturePlus Super

PO Box N835

Grosvenor Place NSW 1220

website: www.futureplussuper.com.au

Phone: 1800 067 059

(8.30 am – 5.00 pm Mon – Fri)

enquiries: info@futureplussuper.com.au



IMPORTANT NOTES

You should read the Product Disclosure Statement (PDS) before completing this form. The PDS is available from Member Services and the Fund's website.

WHO CAN APPLY

Any member of FuturePlus Super may apply to split their contributions in FuturePlus Super with their spouse. A spouse is defined as being either a legal spouse or a bona fide de facto spouse.

Splitting will not be allowed where the spouse is aged 65 years or more, or between their preservation age and 65 years, and permanently retired.

A person's preservation age depends on their date of birth, as set out in the following table:

Date of Birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

You cannot apply to split your contributions if your account balance after the split will be less than \$5000.

SPLITTABLE CONTRIBUTIONS

The financial year is the year in which the superannuation contributions were made to your account. Only contributions made on or after 1 January 2006 can be split to your spouse's superannuation account. Generally, members are only allowed to make one contribution splitting election per financial year and that election must be received in our office by 31 March the following year.

Write down the amount of concessional and/or non-concessional contributions to be split as a percentage of the total net contributions made during the relevant financial year.

Generally, you can make only one (1) election per financial year. However, you may make two splitting applications in the same financial year where the applications are in respect of contributions in different relevant financial years and you're winding up your account by rolling over your entire benefit to another fund.

Note that spouse contributions made directly by an individual into their spouse's account will be counted against the receiving spouse's non-concessional contribution cap. For details regarding non-concessional contributions and the cap that applies, please see the PDS or contact Member Services.

WHAT CONTRIBUTIONS CAN BE SPLIT

The following types of contributions are allowed for splitting:

Concessional splittable contributions such as:

- Employer contributions;
- Amounts paid by the ATO relating to a superannuation guarantee amount or from the superannuation holding account special reserve; and
- Allocated surplus contribution amounts.

Non-concessional splittable contributions such as:

- Personal contributions for which you have not claimed and do not intend to claim a tax deduction; and
- Co-contributions.

(note that untaxed splittable contributions made after 5 April 2007 cannot be split)

CONTRIBUTION RULES

Concessional contributions cap

From 1 July 2007, any concessional contributions you or your employer make up to \$50,000 (note the amount is indexed to Average Weekly Ordinary Times Earnings but will only increase in \$5,000 increments) a year will be taxed at 15%. If your concessional contributions exceed the \$50,000 cap in a financial year the excess will be taxed at the top marginal rate plus the Medicare levy.

Non-concessional contributions cap

From 1 July 2007, non-concessional contributions to super will be limited to \$150,000 (note that this amount is linked and capped at 3 times the concessional contribution limit) a year if you are 64 years or younger, or 65 years to 74 years old and satisfy the work test (that you are gainfully employed for at least 40 hours during a consecutive 30 day period each year a contribution is made). If you are younger than 65, you can bring forward these contributions out to a limit of \$450,000 over three years. For more information please see the PDS or contact Member Services.

If you exceed the non-concessional cap, the contributions in excess of the cap will be taxed at the top marginal rate plus the Medicare levy.

PRESERVATION

Contributions split to the spouse's account are preserved until the trustee is satisfied that a condition of release has been met by the receiving spouse.

TAX

Transferred amounts are considered a Contribution Splitting Benefit for the splitting spouse and treated as a superannuation rollover benefit for the receiving spouse.

HAVE YOU PROVIDED YOUR TAX FILE NUMBER (TFN) TO THE SCHEME

If you or your employer have not provided your TFN to the Fund by the end of a financial year, then all your concessional (pre-tax) contributions will be taxed at the top marginal tax rate, plus the Medicare levy, if they exceed \$1,000. For accounts that begin after 1 July 2007, the \$1,000 threshold does not apply. Furthermore, your Fund will not be able to accept any non-concessional (post-tax) contributions from you if we don't have your TFN.

For this reason it is crucial that you consider providing your TFN to the Fund, either directly or through your employer, as soon as possible (if you haven't already done so). You should also check your Member Benefit Statement to ensure that your TFN is correctly recorded. Further information regarding TFNs can be found in the PDS.

To give us your TFN, complete a "Notification of Tax File Number" Form and send it to us with this form.

FEES

Please note that where an external fund split is nominated a processing fee of \$20 applies. There is no fee applicable to internal splits, to either FPS, LGSS or EISS.

INVESTMENT OPTION

Personal members who have not chosen a specific investment strategy will be deemed to have chosen the Balanced Strategy or the Managed Portfolio Program



PROTECTING YOUR PRIVACY

Some of the personal information you are requested to provide is required to establish and maintain your membership in the FuturePlus Super Fund while other information is required under Australian Government Anti-Money Laundering and Counter-Terrorism Financing measures.

The Trustee is fully committed to comply with the National Privacy Principles in the way in which your personal information is stored and used. Full details of how this is achieved are contained in the Trustee's Privacy Policy, which is available from Member Services or the Fund's website at www.futureplussuper.com.au.

TRUSTEE INFORMATION

Please note that the information contained in this document is of a general nature only and is not for personal advice and has not taken into account your personal objectives, financial situation or needs. Any advice in this document is provided by Chifley Financial Services Limited (ABN 75 053 704 706), as an Australian Financial Services Licensee (AFSL 231148). Chifley Financial Services Limited is an APRA Registrable Superannuation Entity Licensee (RSEL: L0001120) and the trustee of FuturePlus Super (ABN 76 829 356 693). FuturePlus Super is a Registered Superannuation Entity (RSE: R1004366). Chifley Financial Services Limited is co-owned by the Local Government Superannuation Scheme, the Energy Industries Superannuation Scheme and Unions NSW.

Members should not rely solely on this information and should consider their own personal objectives, financial situation and needs before acting on this information. Prior to making any decision you should obtain and consider the relevant Product Disclosure Statement (PDS) pertaining to your membership.

