

Advance Retirement Suite – Super Contribution Splitting Application

ADVANCE
ASSET MANAGEMENT

Trustee: BT Funds Management Ltd (BTFM) ABN 63 002 916 458 AFSL 233724

GUIDE TO COMPLETING THIS FORM

- > Use this form if you wish to split contributions you made to your superannuation account during the previous financial year with your spouse (married or de facto).
- > If you are closing your superannuation account and rolling the entire benefit to another fund, you may also request to split contributions made this financial year, but you must ensure you attach your closure request with this form.
- > Complete this form using **black pen** – print in clear **CAPITAL LETTERS**.
- > Once completed, follow the instructions on the back page to return your form to Advance.
- > Questions? Call our Customer Relations team on **1800 819 935** or email **investorservices@advance.com.au**.
- > Section 1 to 5 to be completed by the applicant.
- > Section 6 to 8 to be completed by the receiving spouse.
- > **Note:** Privacy laws protect your privacy. Please read our Privacy Policy for more information. You can obtain a copy from our website **advance.com.au**.



PLEASE NOTE THAT THIS FORM CANNOT BE FAXED OR EMAILED.

IMPORTANT INFORMATION YOU NEED TO KNOW

Note: The application to split contributions must be received by Investor Services before 30 June each financial year (in the financial year after the year when contributions were made). If it is not received by this date we will be unable to process your application.

1. You can only make one annual request to split contributions to your spouse.
2. A spouse, as defined by superannuation law, includes a person who, although not legally married to you, lives with you on a genuine domestic basis as your husband or wife, as the case may be (not including same sex couples).
3. Taxed and untaxed splittable contributions do not include rollovers, transfers or overseas pension transfers.
4. If you have made contributions to another super fund that you have subsequently rolled into your account, you are not able to split those contributions in your Advance Super Account.
5. Other than as indicated in point 6 below, you can split contributions from 1 July to 30 June of the financial year after the year the contribution was made. The request to split the contributions must be received by Customer Relations before 30 June.
6. If you are closing and rolling your super account to another provider you can apply to split the contributions to your spouse in the same financial year in which you made the contributions. Note this does not apply where you close and roll your Advance Super Account to another Advance Account. This request must be received with the request to close and roll your account.
7. Other than where you close and roll your account we suggest you maintain a minimum of 10% of the value of your account. This is to ensure sufficient funds remain in your account for fees, insurance premiums, taxes and government charges. If we are able to process your application in excess of 90% of the value of your account, this will result in Advance selling all of your investments, splitting the contributions to your spouse, and investing the remaining cash into your investment profile/portfolio.
8. If you are eligible and intend to claim a deduction for personal contributions made during the financial year stated in Section 2, you must give the trustee notice of your intention to claim a deduction before you lodge a contribution splitting application.
9. The tax deductibility of your contributions cannot be changed once they are split to your spouse.
10. If you made Personal Deducted contributions to your account in a non-tax compliant format (refer to the confirmation of contributions letter or alternatively use the 'by **Type**' filter on the **Transaction Details > Deposit screen** on Investor *Online* for confirmation of the tax compliancy of your contributions), we cannot split these contributions until you advise us of your intention to claim (or not claim) a tax deduction for these contributions (in a tax compliant format) prior to, or with, this application.
11. If you do not advise us of your intention to claim (or not claim) a tax deduction for non-tax compliant Personal Deducted contributions, in a tax compliant format, by October of the following financial year after the contribution was made, the contribution type will default to Personal Undeducted contributions and you will not be able to claim it as a tax deduction in your tax return. You can split these contributions once they have defaulted to Personal Undeducted contributions, but you cannot amend the tax deductibility of these contributions once they have been split to your spouse.
12. It is important you advise us of the tax treatment of your contributions prior to submitting a contribution splitting application. Once this application is received and processed, the tax treatment of your contributions cannot be altered (for example, from tax-compliant Personal Deducted contributions to Personal Undeducted contributions or vice versa).



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1. ACCOUNT DETAILS

Account number

Title

Mr Mrs Miss Ms Other

Surname

Given names

Postal Address

 State Postcode

Home phone number

Work phone number

Mobile phone number

Fax number

Email address

2. CONTRIBUTION SPLITTING DETAILS

Financial year these contributions were made,

ending 30 June 20

Note: Only contributions made on or after 23 May 2006 can be split.

State the total dollar amount of taxed and/or untaxed splittable contributions that you are applying to split to your spouse's superannuation account.

Taxed splittable contributions[#]

Untaxed splittable contributions^{##}

Total amount of contributions (taxed and untaxed) to split

[#] Taxed splittable contributions include Superannuation Guarantee, Employer, Salary Sacrifice and Personal Deducted contributions. You can elect up to 85% of the total taxed splittable contributions made to your account during the nominated financial year.

^{##} Untaxed splittable contributions include Personal Undeducted, Spouse and Government Co-contributions. You can elect up to 100% of the total untaxed splittable contributions made to your account during the nominated financial year.

3. CONFIRMATION OF DEDUCTIBILITY OF PERSONAL CONTRIBUTIONS PRIOR TO SPLITTING

Did you make personal contributions into your account during the financial year stated in Section 2 that you may be able to claim as a tax deduction?

Note: In general, you are entitled to claim an income tax deduction for those contributions you personally make if you are self-employed or substantially self-employed (for example, you derive less than 10% of your assessable income from an employer). If you have any doubt regarding your ability to claim a tax deduction, we strongly recommend that you contact your financial adviser.

Yes Please read points 8 to 12 in the 'Important information you need to know' section on page one.

OR

No Go to Section 4 'Payment Source'.

If you wish to amend the tax deductibility of any of the contributions mentioned above or check their tax compliant status, contact your financial adviser or Customer Relations.

4. PAYMENT SOURCE

Is this to be funded from specific managed investment(s)?

Yes Complete the table below

No Go to Section 5 'Applicant request and declaration'

Note: If you select no we will fund this withdrawal from your managed investments in proportion to their current value, unless Priority Sell Method instructions exist.

Product code	Managed investment name	Gross amount

Total \$

Note: If there are insufficient funds in your nominated managed investment(s), Advance will fund the balance of the withdrawal from your remaining asset(s). If your withdrawal is more than 95% of the value of the nominated managed investment, this managed investment will be fully sold and the balance remaining, once your withdrawal is paid, will be reinvested according to your current investment profile.



5. APPLICANT REQUEST AND DECLARATION

I request that the contributions stated in Section 2 are split to my spouse's superannuation account listed in Section 7.

I declare that I am currently married to or in a de facto relationship (not including same-sex couples) with the receiving spouse listed in Section 6.

I have read and understood the 'Important information you need to know' section, and Sections 2 and 3, and acknowledge that personal contributions cannot have their tax deductibility status amended once they have been split.

I declare that the information I have provided on Section 1 to 5 of this form is true and correct.

Name (please print)

Signature

Date (dd/mm/yy)

6. RECEIVING SPOUSE'S PERSONAL DETAILS

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Date of birth (dd/mm/yyyy)

Gender Male Female

Postal address – if different from above

<input type="text"/>	
<input type="text"/>	
State	Postcode

Contact number

7. RECEIVING SPOUSE'S SUPER FUND DETAILS

Provide details below of your spouse's super account where your contributions are being split. If your spouse is opening an Advance Super Account attach the application with this form and forward it to Customer Relations.

Pay to an Advance Super Account

Account number (if applicable)

OR

Pay to another Super Fund

Account name

Company name

Fund name

Fund ABN*

Fund SFN*

Fund SPIN*

Postal address

<input type="text"/>	
<input type="text"/>	
State	Postcode

Your Destination Member Account Number*

Compliance letter# attached Yes No

* Contact the fund to obtain the SPIN, ABN, SFN and Destination Member Account Number.

We cannot pay the contributions split unless we have a 'Compliance Letter' from your new fund. Contact the trustees of your new fund for a copy of this letter.



8. RECEIVING SPOUSE DECLARATION

I declare that at the date of this application:

I am less than my preservation age

Your preservation age depends on the date you were born, according to the following dates:

Date you were born	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

OR

I am aged between my preservation age and age 65 years and have not retired from the workforce.

I declare that the information I have provided on Sections 6 to 8 of this form is true and correct.

Name (please print)

Signature

Date (dd/mm/yy)

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SEND THIS COMPLETED FORM TO:

By Post: Advance Asset Management
GPO Box B87
Perth WA 6838

FOR FURTHER ASSISTANCE CONTACT:

CUSTOMER RELATIONS
1800 819 935
FAX
08 9481 4318

EMAIL ADDRESS
investorservices@advance.com.au
INTERNET ADDRESS
advance.com.au

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