



## Spouse deposit

### What do I use this form for?

This form should be used if you want to contribute money into your spouse's existing QSuper account. You cannot use this form to open an account for your spouse. If you are a QSuper member and want to open an account for your spouse, please complete the *Application to open an account for your spouse* form, contained in the product disclosure statement for the Accumulation account. Please complete in dark blue or black ink.

### DEFINITIONS:

- If you are making the contribution, you are the **contributing spouse**. If the contribution is being made on your behalf, you are the **receiving spouse**.
- A **spouse** includes:
  - a husband or wife
  - another person (whether of the same or a different sex) with whom the person is in a registered (de facto) relationship under a law of a State or Territory, or
  - another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple.

### NOTES FOR THE RECEIVING SPOUSE:

- If you have never been gainfully employed, your contributions generally cannot be withdrawn until you reach age 65. If you have worked at some time in the past, your contributions can be accessed at your preservation age, when you retire.
- The non-concessional contributions cap is \$150,000 per person for the 2009/2010 financial year. If you are under age 65 at any time during the financial year, you can bring forward three years worth of contributions. This way you can deposit up to \$450,000 in a single lump sum.

### IMPORTANT:

- Please read the important information above, and notice on page 3 before providing your TFN.

### PART A PERSONAL DETAILS – RECEIVING SPOUSE

Title:  Mr  Mrs  Miss  Ms  Dr

Surname:

Given names:

Postal address:

State:  Postcode:

Residential address:  Same as above  Different (please provide below)

State:  Postcode:

Phone number (home):  (work):

(mobile):

Email address:

Date of birth: // (dd/mm/yyyy)

You must satisfy one of the following criteria to be eligible to receive a spouse contribution (please tick):

- I am under age 65.
- I am age 65 or over, but under age 70, and have worked at least 40 hours in a continuous 30-day period in the current financial year.

### PART B ACCOUNT DETAILS – RECEIVING SPOUSE

If you know your QSuper account number, please enter it in the box below

	Account number (if known):
<input type="checkbox"/> Defined Benefit account:	<input type="text"/>
<input type="checkbox"/> Accumulation account:	<input type="text"/>
<input type="checkbox"/> Allocated Pension account:	<input type="text"/>

**HELPING HAND**  
You can find your account number on your benefit statement.

I have been gainfully employed at some time (refer to notes at side).

- Yes  No

### Important:

If the receiving spouse's TFN is not supplied, QSuper can't accept the contribution.

### Tax file number (TFN)

If you have previously given your TFN to QSuper, you do not need to supply it again.

TFN:

## Spouse deposit

### NOTES FOR THE CONTRIBUTING SPOUSE:

- It is important to note spouse contributions do not qualify for the super co-contribution or meet super guarantee obligations.
- You may be entitled to a tax offset in certain circumstances. For more information about the tax offset, please refer to the product disclosure statement for the Accumulation account, which you can download from our website, or call us and we'll send you one.
- For any cash, cheque, or money order contributions, the unit price for that day will be applied to contributions received by 12.00pm. Contributions received after 12.00pm will have the next working day's unit price applied. Any contributions received by EFTPOS, or BPAY® will have the unit price for the day the contribution is received applied to the deposit.
- The QSuper Board has the discretion to suspend unit prices if it requires further validation of a unit price for any reason. If the QSuper Board uses this discretion, information will be available on the QSuper website.

\*Registered to BPAY Pty Ltd  
ABN 69 079 137 518

### PART C HOW WOULD YOU LIKE THIS DEPOSIT INVESTED?

Spouse contribution amount \$

#### Receiving spouse

Please invest this deposit according to my investment preference.

or

Please invest this deposit in the following investment option/s (this deposit only):

	(Amount)		(Percentage)	
Balanced	\$ <input type="text"/>	or	<input type="text"/>	%
Cash Plus	\$ <input type="text"/>	or	<input type="text"/>	%
Socially Responsible	\$ <input type="text"/>	or	<input type="text"/>	%
Basic Growth	\$ <input type="text"/>	or	<input type="text"/>	%
High Growth	\$ <input type="text"/>	or	<input type="text"/>	%
Cash	\$ <input type="text"/>	or	<input type="text"/>	%
Fixed Interest	\$ <input type="text"/>	or	<input type="text"/>	%
Australian Shares	\$ <input type="text"/>	or	<input type="text"/>	%
International Shares	\$ <input type="text"/>	or	<input type="text"/>	%
<b>Total</b>			<b>100</b>	<b>%</b>

▶ You should read the *Investment choice at a glance* fact sheet, before making an investment decision.

▶ If you do not indicate how you would like this deposit invested, it will be invested according to your investment preference.

▶ If you are unsure what your investment preference is, you can check your benefit statement, or call us and we'll tell you.

### PART D CONTRIBUTING SPOUSE

Title:  Mr  Mrs  Miss  Ms  Dr

Surname:

Given names:

Date of birth:   /   /     (dd/mm/yyyy)

# Spouse deposit



## REMINDER

Please attach your cheque or money order.

## PLEASE NOTE:

- Both the contributing and receiving spouse must complete this section.
- Sign and date part E. Cheque or money order contributions should be made payable to QSuper. Cheques should be crossed not negotiable. Do not send cash through the mail. Contributions in cash, up to \$1,000, can be made at QSuper's Contact Centres, where EFTPOS contributions can also be made.

## PART E DECLARATION AND AUTHORISATION

- We declare that, at the time of making this spouse contribution, we live together on a permanent basis as either legal or de facto husband and wife, and are Australian residents.

### Receiving spouse

- I declare I have read and understood the *Investment choice at a glance* fact sheet, and the notes on this form.
- I agree to be bound by the governing rules of QSuper in relation to the operation of my account.
- I understand the rules and conditions for deposits to my account, including the requirement my deposit must generally be preserved in the superannuation environment until my permanent retirement after reaching preservation age.
- I understand this contribution is not eligible to be assessed in the calculation by the Australian Taxation Office for the Commonwealth Government super co-contribution.
- I also understand that neither the capital invested nor the investment returns of QSuper are guaranteed by the QSuper Board of Trustees, QSuper Limited, the State of Queensland, or any other party.
- I declare all information provided in this form is true and complete.

(Signature)

X SIGN HERE

(Date – dd/mm/yyyy)

□ □ / □ □ / □ □ □ □

### Contributing spouse

- I confirm these contributions are made by me, the contributing spouse (as defined in point 1), for my spouse (also as defined in point 1).
- I understand that by making a contribution on behalf of my spouse, the contribution belongs to my spouse and I have no further claim to the money.
- I make this contribution in accordance with the governing rules of QSuper.

### Please refer to definitions on page 1 of this form.

- I declare all information provided in this form is true and complete.

(Signature)

X SIGN HERE

(Date – dd/mm/yyyy)

□ □ / □ □ / □ □ □ □

## IMPORTANT NOTICE:

### Providing your tax file number

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, when 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 down your superannuation benefits
- 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.

## Contacting QSuper

### Contact Centres

70 Eagle Street Brisbane

63 George Street Brisbane

**1300 360 750** (+617 3239 1004 if overseas)

Monday to Thursday 8.30am to 5.00pm

Friday 9.00am to 5.00pm

GPO Box 200  
Brisbane Qld 4001  
Fax 3239 1124

**qsuper.qld.gov.au**

ABN: 60 905 115 063  
SFN: 2610 419 41

The privacy of your personal information is important to us. We are collecting this information to administer your superannuation account. If you would like further information about our privacy policy, you can download QSuper's *Your privacy* fact sheet from our website. Alternatively, call us and we will send you a copy.