

# Contribution Splitting

## Important information

### What is contribution splitting?

Contribution splitting lets you split your eligible concessional (before-tax) contributions into your spouse's Accumulation account. Concessional contributions have 15% contributions tax deducted when they are received, and due to this, you can only split the remaining 85% with your spouse. Read the case study on the following page to see how contribution splitting can work.

### What contributions can I split?

The concessional contributions made to your Accumulation account that can be split and paid to your spouse's QSuper Accumulation account include:

- Employer contributions
- Salary sacrificed contributions
- Personal contributions that you have claimed a tax deduction for.

Contributions made to a Defined Benefit, State, or Police account, cannot be split. Furthermore, if you have a State, or Police account, you can not split the 3% employer contributions made to your Accumulation account.

### Contributions that can't be split

There are certain contributions that you can't split, including:

- Money you have rolled over from another super fund
- Downsizer contributions
- Spouse contributions
- First home super saver scheme contributions
- Small business capital gains tax (CGT) exempt amounts
- Contributions subject to family law conditions
- Your contributions and employer contributions made to a Defined Benefit, State, or Police account
- The 3% award contributions paid to your Accumulation account if you have a State, or Police account.

### Are there other rules I need to know about contribution splitting?

You should know there is a maximum amount you can split to your spouse's account. The maximum you can split will be the lesser of:

- 85% of your eligible concessional contributions; or
- Your concessional contributions cap for the financial year.<sup>1</sup>

In most cases, you can only split eligible contributions you have made in the previous financial year. But if you are closing your QSuper account, you can ask to split the current financial year's contributions.

Just remember you can only apply to split contributions once in a financial year.

**The contributing spouse will need to keep a minimum of \$10,000 in their QSuper Accumulation account. This minimum balance will apply unless you are withdrawing all of your funds and closing your account.**

### Definition of a spouse

A spouse includes someone you are legally married to, someone you are in a relationship with that is registered under a law of an Australian state or territory, or someone you are not legally married to but you live with in a genuine domestic basis in a relationship as a couple.

To split your contributions with your spouse, they need to be:

- Under age 65; and
- If they are between age 60 and age 65, they must not be permanently retired from the workforce, or left employment after the age of 60.

The contributions you split are preserved in your spouse's account (which means your spouse can't access the money until they meet a condition of release) and will be invested from the date of the transfer.



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<sup>1</sup> You can access any unused concessional contributions, carried forward since 1 July 2018 over a five-year period, if your total superannuation balance at the end of the previous financial year is less than \$500,000.

## Contribution splitting case study

Greg<sup>1</sup> (age 58) and Dianne<sup>1</sup> (age 57)

Greg's salary: \$80,000

Greg's super: \$550,000

Dianne's super: \$120,000

### Greg and Dianne's goal

Greg wants to balance out the amount of super savings he and Dianne have for retirement. He wants to boost Dianne's super by sharing his employer and salary sacrifice contributions with her.

### Greg and Dianne's plan

Greg's received \$10,200 in employer contributions last financial year and made \$4,000 in salary sacrifice contributions to his super. Greg decides to split \$12,070 of these eligible contributions with Dianne. This is the maximum amount Greg can split ( $\$14,200 \times 85\% = \$12,070$ ). Greg plans to continue to split his eligible contributions and transfer them to Dianne's super after the end of each financial year. This gives Dianne's super an immediate boost and with the power of compounding interest even the smallest amounts could grow substantially over time from regular savings and investment returns.

## For more information

If you want to learn more about your super we can help.



### Calculators at [qsuper.qld.gov.au/calculators](https://qsuper.qld.gov.au/calculators)

Try our educational calculators to learn more about your insurance, investments, how to maximise your super, and retirement planning.



### Call us on **1300 360 750**

Our Member Services team will be happy to discuss your account with you.



### Advice

Deciding what is best for you will depend on your personal circumstances and you may want to seek personal financial advice to get the most from your superannuation. You can find out more about financial advice options at [qsuper.qld.gov.au/advice](https://qsuper.qld.gov.au/advice)

<sup>1</sup> Greg and Dianne are not real and this hypothetical case study is provided for illustrative purposes only.

### Member Centres

Visit [qsuper.qld.gov.au/membercentres](https://qsuper.qld.gov.au/membercentres) for locations

### Member Services team

**Phone** 1300 360 750  
**Overseas** +61 7 3239 1004  
Monday to Friday 8.00am – 6.00pm (AEST)

**Postal address** GPO Box 200, Brisbane QLD 4001  
**Email** [qsuper@qsuper.qld.gov.au](mailto:qsuper@qsuper.qld.gov.au)  
**Fax** 1300 242 070  
**Website** [qsuper.qld.gov.au](https://qsuper.qld.gov.au)

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# Split My Super Contributions With My Spouse

## When to use this form

Complete this form if you want to transfer the eligible contributions made to your Accumulation account into your spouse's QSuper Accumulation account.

Splitting contributions helps balance out how much super each of you has, which can have tax advantages. If your spouse doesn't have a QSuper account, they can easily join online, or by completing the Open an Accumulation Account form found at the back of the Product Disclosure Statement for Accumulation Account.

Please complete in **BLOCK** letters, in blue or black ink.

### 1 Contributing spouse's personal details (the person splitting the contributions to their spouse)

Client number

Your client number can be found on your annual statement or by logging in to Member Online.

Title First name/s

Last name

Previous name<sup>1</sup> (if we know you by another name)

Date of birth (dd/mm/yyyy) Home phone number

Mobile phone number Work phone number

Email address

Residential address

State Postcode

Postal address As above

State Postcode

### 2 Contributing spouse's account to withdraw from

If you have more than one Accumulation account, please tell us the account(s) you want to split contributions from.

Accumulation account number

### 3 Contributing spouse's instructions

Make sure you read the important information in the factsheet at the front of this form, before completing this section.

Please select one of the below options:

Previous financial year: 30 June (yyyy)  
OR

Current financial year: 30 June (yyyy)  
(only available if you're closing your account)

Please select one of the below options:

Maximum amount that can be split based on the cap in the financial year you are claiming for  
OR

Dollar amount (please specify)<sup>2</sup> \$

Percentage (please specify) %

<sup>1</sup> If your name has changed and you work for the Queensland Government or default employer, let your payroll office know and they'll then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.

<sup>2</sup> You can access any unused concessional contributions, carried forward since 1 July 2018 over a five-year period, if your total superannuation balance at the end of the previous financial year is less than \$500,000.



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Australian Retirement Trust Pty Ltd (ABN 88 010 720 840, AFSL 228975) is the trustee of Australian Retirement Trust (ABN 60 905 115 063).

Please tell us the investment option/s to take the contribution split from. If you don't tell us, we'll take the contribution proportionally from your existing investment strategy.

Investment option	Withdrawal percentage
Our lifecycle option	
Lifetime	<input type="text"/> %
Diversified options	
High Growth	<input type="text"/> %
Balanced	<input type="text"/> %
Conservative-Balanced	<input type="text"/> %
Conservative	<input type="text"/> %
Balanced Risk-Adjusted	<input type="text"/> %
Socially Conscious Balanced	<input type="text"/> %
High Growth Index	<input type="text"/> %
Balanced Index	<input type="text"/> %
Asset class options	
Australian Shares Index	<input type="text"/> %
International Shares Hedged Index	<input type="text"/> %
International Shares Unhedged Index	<input type="text"/> %
Listed Property Index	<input type="text"/> %
Unlisted Assets	<input type="text"/> %
Bonds Index	<input type="text"/> %
Cash	<input type="text"/> %
Total	<input type="text"/> %

(Percentages must add up to 100%)

Be sure to read the Investment Guide before you make a decision. You can download the guide from our website, or call us to request a copy.

**Please note:** You can't split contributions using our Self Invest option.

4 Receiving spouse's personal details (the person receiving the split contributions)

Client number

Your client number can be found on your annual statement or by logging in to Member Online.

Title	First name/s
Last name	
Previous name <sup>1</sup> (if we know you by another name)	
Date of birth (dd/mm/yyyy)	
Home phone number	Mobile phone number
Work phone number	
Email address	
Residential address	
State	
Postcode	
Postal address	As above
State	
Postcode	

**How we invest your money**

We will invest this money according to your investment strategy for the future contributions. If you have not told us your investment preference, we will invest the money in the Lifetime option for you. You can change your investment strategy by logging in to Member Online, or by completing a Switch Investments in an Accumulation Account form.

<sup>1</sup> If your name has changed and you work for the Queensland Government or default employer, let your payroll office know and they'll then let us know. Otherwise, please send us a certified copy of either a marriage certificate or other legal change of name document.

## 5 Declaration and authorisation of contributing spouse and receiving spouse

### Contributing spouse:

- At the time of my request to split contributions, my spouse and I are in a genuine relationship as a couple as defined under the important information in the factsheet at the front of this document.
- I have read and understood the important information on this form.
- I understand the contributions I have asked to split will apply to my concessional contributions cap for the financial year the contributions were made to my account.
- I request that you split the contributions listed in this form to the superannuation account of my spouse.
- I declare that the information provided on this form is correct and confirm that the amount to be split is within the legislative limits.

Name

Signature

(Please sign in blue or black pen – We do not accept electronic signatures on this form.)

Date signed (dd/mm/yyyy)

### Receiving spouse:

I confirm I'm under age 65 and, if I'm between age 60 and 65, I haven't permanently retired from the workforce, or left employment after I turned 60.

### I understand:

- At the time of this request to split contributions, my spouse and I are in a genuine relationship as a couple as defined under the important information in the factsheet at the front of this document.
- I've read and understood the important information on this form and the Product Disclosure Statement for Accumulation Account.
- This money will be invested in accordance with my investment strategy.
- The split contribution I receive will be preserved in my account and I can't access it until I meet a preservation cashing condition.

Name

Signature

(Please sign in blue or black pen – We do not accept electronic signatures on this form.)

Date signed (dd/mm/yyyy)

If you have not previously provided your Tax File Number (TFN), this can be updated via Member Online or by completing the Tax File Number notification form available on our website. To protect your privacy, please do not write your TFN on this form.

### Where to send this form

Please send your completed form to us by:

Post

QSuper  
GPO Box 200  
Brisbane QLD 4001

Email

qsuper@qsuper.qld.gov.au

#### Member Centres

Visit [qsuper.qld.gov.au/membercentres](https://qsuper.qld.gov.au/membercentres)  
for locations

#### Member Services team

**Phone** 1300 360 750  
**Overseas** +61 7 3239 1004  
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**Postal address** GPO Box 200, Brisbane QLD 4001  
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**Fax** 1300 242 070  
**Website** [qsuper.qld.gov.au](https://qsuper.qld.gov.au)

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