

CATHOLIC SUPER

Spouse contribution advice form



Address: GPO Box 180 Melbourne VIC 3001

Phone: 1300 655 002 **Fax:** (03) 9934 3465 **Email:** info@csf.com.au **Internet:** www.csf.com.au

Please use BLOCK letters and black ink when completing this form. This request will be invalid if unsigned.

If you wish to make contributions on behalf of your spouse, please read the important information on the back of this form carefully, and complete and sign this form.

Section 1: Details of receiving spouse *(the person the contribution is for)*

Catholic Super Member Number	Date of Birth (dd/mm/yyyy)	
<input type="text"/>	<input type="text"/>	
Mr/Mrs/Ms/Miss	Surname	
<input type="text"/>	<input type="text"/>	
Given Names		
<input type="text"/>		
Telephone (Business hours)	(Mobile)	
<input type="text"/>	<input type="text"/>	
Email		
<input type="text"/>		
Postal Address		
PO Box / Street Number	Street Name	
<input type="text"/>	<input type="text"/>	
Suburb / Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Residential Address		
Street Number	Street Name	
<input type="text"/>	<input type="text"/>	
Suburb / Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature	Date (dd/mm/yyyy)	
<input type="text"/>	<input type="text"/>	

Section 2: Membership details

Is the receiving spouse a member of the Catholic Superannuation Fund? **YES** **NO**

If not, please complete the Personal Plan Member Application from our Product Disclosure Statement (PDS). Call 1300 655 002 for a copy or Join Online at www.csf.com.au

Section 3: Details of taxpaying contributor *(the person making the contribution on behalf of their spouse)*

Date of Birth (dd/mm/yyyy)

Mr/Mrs/Ms/Miss

Surname

Given Names

Telephone (Business hours)

(Mobile)

Email

Postal Address

PO Box / Street Number

Street Name

Suburb / Town

State

Postcode

Residential Address

Street Number

Street Name

Suburb / Town

State

Postcode

Section 4: Contribution amount *(if applicable)*

Amount of contribution

\$

Section 5: Privacy

When your personal details are provided to the Catholic Superannuation Fund (CSF) they are securely stored and are accessible only to authorised personnel for the purposes of maintaining your account, including your death and disablement insurance arrangements. If you wish to view CSF's Privacy Statement please contact us on 1300 655 002.

Section 6: Maximum amount of voluntary contributions

From 1 July 2007, the Government has imposed an annual cap of \$150,000, or \$450,000 per three-year period for members aged under 65. Where you are making contributions on behalf of a spouse your contribution counts towards the contribution cap of your spouse. This means that if your voluntary contributions on behalf of your spouse, together with any contributions they may make exceed the cap in any one year, the Tax Office will levy tax on the excess amount over the cap at the highest marginal rate*.

Catholic Super is also not permitted to accept any one contribution exceeding \$150,000 (\$450,000 if spouse aged under 65). If your spouse is aged 75 or more you are not permitted to contribute to their superannuation fund but their benefit can remain in the fund and continue to grow. If this cap affects you, or if you would like more information, please contact Catholic Super on 1300 655 002.

* plus Medicare levy

Section 7: Declaration *(by taxpaying contributor)*

I have read and understood the conditions below about spouse contributions.

I confirm that these contributions are:

- made for a spouse (as defined in (6) below);
- made by an Australian resident taxpayer earning assessable income;
- made for my receiving spouse who is an Australian resident under age 65 (age 70 if employed for the number of hours indicated in point 5 below).

Taxpaying Contributor to sign

Date (dd/mm/yyyy)

Full Name

Section 8: Important Information

1. Contributions can be made into the Catholic Superannuation Fund 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.
2. A tax rebate of up to \$540 is available for up to \$3,000 of superannuation contributions made by a tax payer on behalf of a non-working or low income spouse.
3. The rebate is available to a person who makes spouse contributions on or after 1 July 1997 where:
 - the person has a spouse;
 - the person makes after-tax (i.e. not salary sacrifice) contributions on behalf of his/her 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 p.a.
4. The person making the contributions:
 - can be any age;
 - must be an Australian resident; and
 - must be receiving assessable income (from any source).
5. The receiving spouse:
 - must be under age 70 when the contribution is received. However, if the receiving spouse's age is between 65 and 69, then they must be employed for at least 40 hours in a period of not more than 30 consecutive days during the financial year;
 - must be an Australian resident; and
 - is not required to have ever been gainfully employed.
6. 'Spouse' means a legal or de facto husband and 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 currently, but will apply from 1 July 2009.
7. Spouse contributions must be preserved as follows:
 - if the receiving spouse has never been employed before turning age 65, then any benefits arising from spouse contributions are preserved until age 65;
 - if the receiving spouse has been employed, then benefits arising from spouse contributions are preserved between age 55 and 60 depending on the receiving spouse's date of birth.
8. Contributions made for a receiving spouse are fully vested on behalf of that spouse. This means that the Fund cannot refund the money back to the contributing tax payer.
9. Spouse Contributions are treated as follows for taxation purposes:
 - undeducted contributions (but will be preserved);
 - tax free when withdrawn (but investment earnings on these amounts may be taxed);
 - not subject to 15% contributions tax;
 - not surchargeable; and
 - not counted towards the spouse's Reasonable Benefits Limit (RBL) but investment earnings on these contributions will count.
10. Any contributions you make on behalf of your spouse are counted towards to the contribution cap of the receiving spouse.