



Christian Super Spouse contribution form

 Please complete this form in **BLOCK** letters and black pen

-  You must have received the **Product Disclosure Statement (PDS)** before completing this form. Please refer to the PDS for more details on each section.
-  You can use this form to make a contribution directly to Christian Super for your spouse (possible tax rebate).
 - Enter your personal details, and then complete and sign the relevant contribution section.
 - Please make payment using your spouses BPAY details or by cheque payable to Christian Super.
 - Send the completed form back to us (see back for details).
 - If the receiving spouse is not yet a member, they must also complete a Member Application Form (available on our website) or join online.

Contributing spouse details

Mr/Mrs/Ms/Rev/Other

Surname

Given Names

Receiving spouse details

Member number

State

Mr/Mrs/Ms/Rev/Other

Postcode

Surname

Phone

Given names

Mobile

Street number/PO Box

Email

Street name

Date of birth

Suburb

Tax File Number

Spouse contribution

My contribution (\$)

Contributing spouse signature

Date

Receiving spouse signature

Date

Making contributions on behalf of your spouse

- 1. The amount of spouse contributions that can be made in a particular financial year is subject to the \$100,000 per year (or \$300,000 over 3 years) cap on non-concessional contributions.**
- 2. A tax offset of up to \$540 may be available for up to \$3,000 of superannuation contributions made by a tax payer on behalf of a non-working or low income spouse. The spouse contributions offset cannot be claimed for contributions split from your account to your spouse's account.**

The offset is available to a person where:

- the person has a spouse
- the person makes after-tax (ie. not salary sacrifice contributions on behalf of his/her spouse)
- the contributions are not tax deductible for the person contributing
- both the person contributing and the spouse are Australian residents when the contribution is made
- at the time the contribution is made, the person contributing and the spouse must not have been living separately and apart on a permanent basis.
- the spouse's total income (including assessable income, reportable fringe benefits and salary sacrifice amounts) is less than \$40,000.

3. The person making the contributions:

- can be any age
- cannot be the employer of the receiving spouse
- must be an Australian resident to be able to claim a tax offset must be receiving assessable income (from any source).

4. The receiving spouse:

- if under age 67 at the time the contribution is received, is not required to have ever been gainfully employed
- if aged 67-74 when the contribution is received, must be gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in that financial year
- if aged 67-74 and not working, must have met the work test in the last financial year, have had a total a total superannuation balance of less than \$300,000 at the end of last financial year; and have not used the work test exemption to make contributions last financial year
- if aged 75, is not eligible and the contribution cannot be accepted
- must be an Australian resident for the contributor to be eligible to claim a tax offset.

5. The spouse of a person includes:

- another person (whether of the same sex or a different sex) with whom the person is in a relationship that is registered under a state law or territory law
- 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.

6. Spouse contributions must be preserved as follows:

- if the receiving spouse has never been employed, then any benefits arising from spouse contributions are preserved until age 65
- if the receiving spouse has been employed, then benefit arising from spouse contributions are preserved until their preservation ages.

7. Contributions made for a receiving spouse cannot be refunded to the contributing tax payer and treated as follows for taxation purposes:

- non-concessional contributions (not subject to 15% contributions tax)
- tax free when withdrawn (but earnings on these amounts may be taxed).

Contact information

Return your completed form and cheque made payable to Christian Super:

Christian Super
Locked Bag 5073
Parramatta NSW 2124

Need help?



Our Member Care Team is here to help you.

Phone: 1300 360 907
9:00am – 6:00pm (AEDT) Monday to Friday

Email: members@christiansuper.com.au

Thank you for your continued support of Christian Super. We will continue to walk with you to help you reach and live out a purposeful retirement.

Kind Regards,
The Team at Christian Super

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