

spouse contribution form

HESTA

Use this form to make contributions on behalf of your spouse. It's important you carefully read the information on the back of this form. Complete all parts of this form in capital letters and mail to: **HESTA, Locked Bag 5136, Parramatta, NSW 2124** with payment of your contribution. Check you have signed and dated the declaration.

1 Contributing spouse details (who the contribution is from)

Member number:

Date of birth:

Title: Ms Mrs Miss Mr Dr Other

Gender: F M

Given name/s:

Family name:

Email:

Is your spouse a HESTA member?

Your spouse will need to join HESTA before we can accept contributions for them. Before making a decision about HESTA products you should read the relevant Product Disclosure Statement (call 1800 813 327 or visit hesta.com.au for a copy), and consider any relevant risks (hesta.com.au/understandingrisk).

2 Receiving spouse details (who the contribution is for)

Member number:

Date of birth:

Title: Ms Mrs Miss Mr Dr Other

Gender: F M

Given name/s:

Family name:

Have you supplied your TFN?

Under the Superannuation Industry (Supervision) Act 1993, you are not obliged to disclose your TFN, but if you don't, the contribution cannot be accepted. To update your TFN, please visit hesta.com.au/tfn or add below:

Email:

Signature:

3 Declaration

I confirm:

- I have read and understood the terms of making a spouse contribution on page 2
- I am married to my spouse, or live with them on a genuine domestic basis
- my spouse and I are Australian residents for tax purposes, and
- my spouse is under age 65 or is aged between 65 and 70 and has worked at least 40 hours in 30 consecutive days in the current financial year.
- I have read and understood the HESTA Privacy Collection Statement, and consent to the Trustee of HESTA collecting, using and disclosing my personal information.
- Where you provide us with personal information about another person, it is your responsibility to notify that person about the disclosure of their personal information to us.

Contributor to sign:

Date:

Amount of contribution:

If you'd like to make payments electronically, login to Member Online at hesta.com.au/mol.

Please turn over for important information you should read about making contributions on behalf of your spouse.

Important information about making contributions on behalf of your spouse, as at 1 July 2017

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 65 at the time the contribution is received, is not required to have ever been gainfully employed
 - if aged 65-69 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
 - cannot be accepted into an account after the receiving spouse turns age 70
 - 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).

Check you have signed and dated the declaration.

Return your completed form and cheque made payable to HESTA:

HESTA, Locked Bag 5136, Parramatta, NSW 2124

contact us

hesta@hesta.com.au | 1800 813 327 | Locked Bag 5136, Parramatta NSW 2124 | hesta.com.au