

## Contribution splitting

Contribution splitting gives you the opportunity to transfer some of your superannuation contributions to your spouse's super account. AvSuper offers contribution splitting to all members under the Government rules as outlined below.

### Q Who is a spouse for splitting purposes?

**A** Any person who, although not necessarily legally married to the member, lives with the member on a genuine domestic basis in a relationship as a couple. Couples in a de facto relationship, including same-sex couples, are recognised as spouses under Family and superannuation law.

### Q Does my spouse need a super account?

**A** Yes, your spouse must be a member of a complying super fund, like AvSuper, before we can transfer your contribution.

### Q How much of my contributions can I transfer to my spouse's account?

**A** You can transfer up to the lesser of:

- 85% of your concessional (employer or salary sacrifice) contributions made to your accumulation account in the previous financial year; or
- Your concessional contribution limit

### Q What contributions can't I split?

**A** You can't split any contributions that are:

- non-concessional (after tax) contributions
- Government co-contributions
- contributions made before last financial year
- Employment Termination Payments
- contributions made to a defined benefit fund
- benefits rolled over from another superannuation fund even if the rollover occurred in the last financial year

### Q If I split contributions with my spouse, whose contribution limits do the contributions count against?

**A** Yours, as you made the original contributions.

### Q Are there any situations where I can't split contributions with my spouse?

**A** Yes. You can't split contributions with a spouse who would be able to immediately access those contributions. For example, you can't split contributions with a spouse who is over their preservation age (currently 55) and permanently retired from the workforce.

### Q Who owns the split contribution?

**A** Once you have split a contribution, the split amount belongs to your spouse and is subject to general preservation rules.

### Q Can I split the contributions that I have made to my defined benefit account?

**A** No, you can only split contributions that you have made to an accumulation account.

### Q Can I salary sacrifice directly into my spouse's super?

**A** No. You can only directly contribute to a spouse account with after-tax dollars.

### Q How does my spouse open an AvSuper account?

**A** Your spouse can join AvSuper at any time as a *Public Offer* member with an initial contribution of \$1,200, which may be met by the amount being split. Full details of Public Offer membership are in the relevant [Public Offer Product Disclosure Statement](#) in the *Forms and Publications* area of our website.

An account only takes a few days to set up once an application is received.

### Q When can I request a split?

**A** The earliest you can request a split is 1 July each year. For example, the earliest you can request a split of the contributions made in the 08/09 financial year is 1 July 2009.

### Q How will I request a split?

**A** Download the [Contributions Splitting Application](#) from our website or call 1800 805 088 for a copy. The completed form should then be sent to: AvSuper Administration, GPO Box 5134, Sydney, NSW, 2001.

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