



Contributions splitting


Form and instructions for superannuation fund members who want to split their super contributions (NAT 15237).

Last updated 5 August 2019

The *Superannuation contributions splitting application* and its instructions are for superannuation fund members who want to split their super contributions.

When you split your contributions, you transfer or roll over a portion of the contributions you recently made to your super account, to your spouse's super account.

How to download this form

Download this form in Portable Document Format (PDF) – [Contributions Splitting How to complete your Superannuation contributions splitting application \(NAT 15237\) \(PDF, 202KB\)](#) .

For more information, see [Personal super contributions](#).

Before completing this application

Contact your super fund before completing this application to check whether your fund:

- offers contributions splitting
- needs you to use a different application form
- charges a fee for contributions splitting to recover costs.

Note: You can only apply once to split contributions made to a particular super fund in a financial year.

Deductible personal super contributions

If you want to apply to split personal contributions that you intend to claim a deduction for, you must give your super fund a **Notice of intent to claim or vary a deduction for personal super contributions** (NAT 71121) before you lodge your *Superannuation contributions splitting application*.

Concessional contributions cap

Contributions splitting does not reduce the amount counted towards your concessional contributions cap. Your super fund reports to us all the contributions that were made for you, including any contributions that were later transferred to your spouse after a contributions splitting application.

Who should complete this application

Complete this application if you want to increase your spouse's super by giving them some of your super. When you split your contributions, you transfer or roll over a portion of the contributions you recently made to your super account, to your spouse's super account.

For this application, the definition of spouse includes a person (of any gender):

- you are legally married to
- you are in a relationship with (that is registered under certain state or territory laws)
- who lives with you on a genuine domestic basis in a relationship as a couple (known as a 'de facto spouse').

When to apply to split your contributions

You can apply to split your contributions when you are any age, but your spouse must be either:

- less than the preservation age that applies to them
- aged between their preservation age and 65 years, and not retired.

Lodge this application with your super fund in the financial year:

- immediately after the financial year in which the contributions were made

- the contributions were made, only if your entire benefit is being withdrawn before the end of that financial year as a:
 - rollover
 - transfer
 - lump sum benefit
 - combination of these.

For example, if you are applying in the 2018–19 financial year, the super contributions to be split must have been made on or after 1 July 2017.

Invalid applications

Your application to split your contributions is invalid if any of the following apply:

- you have already applied in that financial year and the trustee of your fund has received your application
- the amount of benefits you have applied to split is more than the maximum amount that can be split
- your spouse is 65 years and over
- your spouse has reached their preservation age and is retired.

For more information, see [Preservation age](#).

What contributions can be split

The maximum amount that can be transferred to your spouse each financial year usually depends on the amount and type of contributions made by you or for you in the **previous** financial year.

It can also depend on the contributions made in the **current** financial year, but only if your entire benefit will be rolled over, transferred or withdrawn in that financial year.

Find out about

- [When to apply to split your contributions](#)

Contributions that **can** be split include:

- employer contributions
- salary sacrifice contributions
- personal contributions that you can claim a deduction for
- contributions made by family and friends (other than those made by your spouse or for a child under 18 years old)
- allocations from reserves that are assessable, such as allocations that meet an employer's obligation to contribute.

The two main types of contributions that can be split with your spouse are:

- [taxed splittable contributions](#)
- [untaxed splittable employer contributions](#)

For more information, see [What contributions cannot be split](#).

Taxed splittable contributions

You can ask your super fund to transfer to your spouse, up to 85% of a financial year's taxed splittable contributions.

These are generally any:

- contributions your employer made for you (before-tax contributions), including any salary sacrifice contributions
- personal contributions you made for yourself that you have advised your super fund you will claim a tax deduction for.

These contributions can include other amounts, such as amounts allocated by your super fund from a reserve or surplus to meet an employer's liability to make contributions. Contact your super fund for details of what contributions were made for you and whether they can be split.

The maximum amount of taxed splittable contributions you can apply to split is the lesser of 85% of the concessional contributions for that financial year and the concessional contributions cap for that financial year.

The concessional contributions cap may be increased above the general concessional cap if you are eligible. This will occur from 1 July 2019 onwards if:

- your concessional contributions for the year exceed the general concessional contributions cap
- your total superannuation balance just before the start of the financial year is less than \$500,000
- you have unused concessional contributions cap amounts from the previous five years (with 2018–19 financial year being the first year you can accrue unused concessional contributions).

Your concessional contributions cap will equal the general concessional cap plus the previously unused concessional contributions cap amount, up to the amount of the excess. Your concessional contributions cap will be used to determine the maximum amount of taxed splittable contributions.

For more information, see **Super contributions – too much can mean extra tax** – check the current cap amounts.

Untaxed splittable employer contributions

If you are a member of a public sector super scheme, the employer contributions that are made for you may be untaxed splittable employer contributions.

You can transfer to your spouse 100% of untaxed splittable employer contributions made for you in a financial year, if that amount is less than the concessional contributions cap for that financial year.

Some public sector schemes are not able to offer contributions splitting. You should contact your super fund for advice about splitting untaxed contributions before completing this application.

What contributions cannot be split

Any contributions that are not taxed splittable contributions or untaxed splittable contributions cannot be split with your spouse.

Types of contributions that **can't** be split:

- personal contributions that you can't claim a deduction for
- contributions you make with a capital gains tax (CGT) cap election for small business
- contributions you make with a personal injury election

- contributions made by your spouse to your super
- contributions made for you if you are under 18 years old (unless made by your employer)
- transfers from foreign funds
- other allocations from reserves
- rollover super benefit
- contributions that have already been split
- government co-contributions
- government low income super tax offset contribution
- First home super saver scheme contributions
- downsizer contributions
- temporary resident contributions
- trustee contributions
- a super interest that is subject to a payment split (due to a relationship breakdown).

Example 1: Typical splitting arrangement

John's employer contributed \$10,000 to his super fund in the 2017–18 financial year. John talks to his super fund about splitting his 2017–18 contributions with his wife Mary, who works part-time. The fund advises John that he is eligible to apply after 30 June 2018.

John completes the *Superannuation contributions splitting application* and lodges it with his fund in August 2018. He indicates that he would like to split \$7,000 of his employer contributions (taxed splittable contributions).

His super fund accepts his application and determines that it is valid because \$7,000 is less than:

- 85% of the \$10,000 contributed by his employer
- John's concessional contributions cap.

His super fund transfers \$7,000 to Mary's super fund in September 2018.

Example 2: Effect on the contributions caps

In 2017–18, Marita had a salary sacrifice arrangement and the super contributions made for her for the financial year are as follows:

Salary sacrifice contributions	\$20,000
Employer contributions	\$10,000
Total employer contributions	\$30,000

After the end of the financial year, Marita and her partner Ken visited an investment adviser who advised Marita to cut back her salary sacrifice to only \$15,000 and advised her she would need to pay excess contributions because she had contributed more than the \$25,000 concessional contributions cap for 2017–18.

A friend later told Marita about contributions splitting. Maria and her friend thought that splitting her contributions with Ken might eliminate the excess contributions made in 2017–18.

Marita completes the *Superannuation contributions splitting application* and lodges it with her fund, requesting that 85% of her 2017–18 employer contributions be split with Ken. Marita's fund advised:

- they could not accept the application because she was not permitted to split \$25,500 (85% of \$30,000) with Ken as the amount was more than the \$25,000 concessional contributions cap
- they could accept a new application for a split of 83%, but they were required by law to report that \$30,000 had been contributed for her
- she should seek professional advice about the excess contributions.

Marita goes ahead with the 83% split. She later receives an excess concessional contributions determination for 2017–18

from us based on her concessional contributions of \$30,000.

Example 3: Unused concessional contributions cap

In 2018–19, Mia's employer contributed \$16,000 to her super fund. As Mia's total superannuation balance at 30 June 2019 was less than \$500,000, she has an unused concessional contributions cap amount of \$9,000 that can be carried forward to the following year (the general concessional contributions cap for 2018–19 of \$25,000 minus the total of Mia's concessional contributions for the year).

In 2019–20, Mia had a salary sacrifice arrangement and the super contributions made for her for the financial year are as follows:

Salary sacrifice contributions	\$21,000
Employer contributions	\$21,000
Total employer contributions	\$42,000

Mia talks to her super fund about splitting her 2019–20 contributions with her partner, Jack, who works part-time. The fund advises Mia that she is eligible to apply after 30 June 2020.

Mia completes the *Superannuation contributions splitting application* and lodges it with her fund in September 2020. She indicates that she would like to split \$34,000 of her employer contributions (taxed splittable contributions) and declares that her total super balance immediately prior to the financial year is less than \$500,000 and that her concessional contributions cap for the financial year is \$34,000 (the general cap of \$25,000 plus the unused concessional contributions cap amount of \$9,000 from 2018–19 that was carried forward).

Mia's application is valid because \$34,000 is the lesser of both:

- 85% of the \$42,000 (\$35,700) concessional contributions made by her employer
- Mia's concessional contributions cap (\$34,000).

Her super fund transfers \$34,000 to Jack's super fund in October 2020. Mia later receives an excess concessional contributions determination for 2019–20 as the total amount of

her employer contributions (\$42,000) was more than her concessional contributions cap (\$34,000).

How to complete this application

Section A: your details

Provide your full name, address and contact details.


You don't have to provide your tax file number (TFN) to your super fund on this form, but it may help your super fund identify your account if you do.

If your super fund does not have your TFN, they cannot accept personal contributions (and other member contributions) and extra tax may be deducted from your employer contributions (and other assessable contributions).

Section B: your fund's details

Provide the name of your super fund, the fund's Australian business number (ABN) and your member account number.

This information will help your super fund identify your account. Providing your super fund's ABN will help an administrator of a number of separate funds make sure they have the correct fund.

You will find your fund's ABN on your product disclosure statement or member statement. You can search for their details by visiting [Super Fund Lookup](#)  or find it on your super fund's website. You can also phone your super fund to ask them for their ABN.

Section C: your spouse's details

Provide your spouse's full name, address and contact details.

Your spouse does not have to provide their TFN to their super fund. However, if the super fund does not have their TFN, the fund cannot accept personal contributions (and other member contributions), and extra tax may be deducted from employer contributions (and other assessable contributions).

Section D: your spouse's fund details

Provide the name of your spouse's super fund. Providing the fund's ABN will prevent confusion between funds with similar names and may allow electronic processing of the transfer.

Provide your spouse's member account number. This is the account the split contributions will be transferred to. If you do not provide the correct information, your spouse's super fund may not be able to accept the payment.

Amounts cannot be transferred to a super account that has been closed, or to an account a pension is being paid from.

Your spouse can open a new account to receive the contributions and may need to complete a membership application to open a new account.

Section E: contributions splitting details

Question 23 – financial year ending

Provide the financial year the super contributions were made to your account.

This must be either the current financial year or the previous financial year. You cannot apply to split contributions made to your account in any other financial year.

For more information, see [When to apply to split your contributions](#).

Question 24 – taxed splittable contributions

Provide the amount or percentage of 'taxed splittable contributions' you received in the financial year that you want to transfer to your spouse. The amount cannot be more than 85% of the contributions you made in the financial year or more than your concessional contributions cap for the financial year.

From 1 July 2019, the concessional contributions cap may include the unused concessional contributions cap that has been carried over from a previous financial year.

See [What contributions can be split](#) – 'taxed splittable contributions' limits and what contributions this category includes.

Question 25 – untaxed splittable employer contributions

Provide the amount or percentage of 'untaxed splittable employer contributions' you want to transfer to your spouse.

Only complete this question if you are a member of a public sector super scheme that treats employer contributions as 'untaxed'.

For more information, see [What contributions can be split](#) – 'untaxed splittable employer contributions' limits and what contributions this category includes.

Section F: your request and declaration

Read the declaration. Check that the information you provided in the application is correct before printing your full name, signing and dating the declaration.

Section G: your spouse's declaration

Your spouse should read the declaration and check that they meet the age requirements before printing their full name, signing and dating the declaration.

Your super fund may ask for evidence to demonstrate that your spouse is either:

- less than the preservation age that applies to them
- between their preservation age and 65 years, and not retired.

Next step

- Send this application to your super fund; do not send it to us.

QC 19312

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into

account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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