

Your spouse's contributions to the Mercer Super Trust

Please print in black or blue pen, in uppercase, one character per box.



As a member of the Mercer Super Trust, your spouse is able to make contributions on your behalf. Your spouse does not need to be a member of the Mercer Super Trust.

This form needs to be completed each time a spouse contribution is made.

Important information

Definition of spouse

A spouse includes:

- your husband or wife
- another person (whether of the same sex or not) with whom you are in a registered relationship, or
- another person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Contributions

The following applies to spouse contributions:

- spouse contributions cannot be accepted if you have not provided your Tax File Number (TFN) to the fund. If you have not provided your TFN, the contributions will be refunded. You can check by signing into your account at mercersupertrust.com or by contacting our Helpline on 1800 682 525.
- contributions by your spouse will be credited to your super account. Your spouse should be aware that once a contribution is paid into the Mercer Super Trust on your behalf it becomes your property and generally cannot be refunded back to your spouse.
- legislative limits apply to the amount of non-concessional contributions that can be made to the Mercer Super Trust.
- contributions must be made from 'after-tax' salary (they cannot be made by salary sacrifice or tax deductible contributions).
- contributions are generally preserved until retirement after reaching preservation age or at reaching age 65.
- contributions will be invested in accordance with the investment strategy currently applying to your super account.

Taxation

Spouse contributions will be taxed as outlined below:

- your spouse may be entitled to a tax offset (or rebate) of 18% for contributions of up to \$3,000 per annum made in respect of you if your income* is below \$37,000 per year. Your spouse may be entitled to a reduced tax offset if your income* is between \$37,000 and \$40,000 per year. To be eligible for the tax offset both you and your spouse must be living together and be Australian residents at the time the contribution is made. You will not be entitled to the tax offset when your spouse receiving the contribution:
 - exceeds their non-concessional contributions cap for the relevant year, or
 - has a total superannuation balance equal to or exceeding the general transfer balance cap (\$1.6million for 2017-18) immediately before the start of the financial year in which the contribution was made.
- a spouse contribution is treated as a 'non-concessional contribution' for taxation purposes and no tax is payable on the amount of the contribution when it is ultimately paid to you as a benefit.
- no contribution tax is payable on spouse contributions unless contributions exceed the legislated non-concessional contribution cap. If you are unsure of how this may affect you, we recommend that you speak to a licensed, or appropriately authorised, financial adviser.

* your income includes your assessable income and reportable fringe benefits. It also includes most before tax or 'salary sacrifice' contributions you make and can also include voluntary employer contributions where you have the option whether or not these are payable.

If you need help

For assistance or to access the Privacy Policy and your personal information call the Helpline on 1800 682 525.



Step 1 – Personal details of spouse receiving contribution

Title: Mr ☐ Mrs ☐ Ms ☐ Miss ☐ Other Date of birth: / /

Given names

Surname

Postal address

Suburb

State

Postcode

Telephone

-

Mobile

E-mail

Membership number

Plan name

Name of your employer

Step 2 - Details of contributing spouse

Title Mr ☐ Mrs ☐ Ms ☐ Miss ☐

Given names

Surname

I wish to contribute an amount of \$ which represents a spouse contribution on behalf of my spouse named above (Step 1), who is a member of the Mercer Super Trust.

Select the method of paying for this spouse contribution:

- ☐ My cheque payable to Mercer Super Trust is attached to this form.
- ☐ I have paid by BPAY® to my spouse's (named above in Step 1) account and I have emailed or posted my completed form to the address in Step 3



You will need the BPAY Biller Code and your spouse's personal Reference Number. Your named spouse can obtain these details by logging into their online account at **mercersuper.com** and heading to the Personal Details page. For assistance, please call the Helpline on **1800 682 525**.

Mercer use only – Oracle Reference Code 11585.



Your Privacy

We collect, use and disclose personal information about you in order to manage your superannuation benefits and give you information about your super. We may also use it to supply you with information about the other products and services offered by us and our related companies. If you do not wish to receive marketing material, please contact us on 1800 682 525.

Our Privacy Policy is available to view at mercersupertrust.com or you can obtain a copy by contacting us on 1800 682 525.

If you do not provide the personal information requested, we may not be able to manage your superannuation.

We may sometimes collect information about you from third parties such as your employer, a previous super fund, your financial adviser, our related entities and publicly available sources.

We may disclose your information to various organisations in order to manage your super, including your employer, the fund's administrator, our professional advisors, insurers, our related companies which provide services or products relevant to the provision of your super, any relevant government authority that requires your personal information to be disclosed, and our other service providers used to assist with managing your super.

In managing your super your personal information will be disclosed to service providers in another country, most likely to our administrator's processing centre in India. Our Privacy Policy lists all other relevant offshore locations.

Our Privacy Policy sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a complaint about the way we have dealt with your information and how that complaint will be handled.

If you have any other queries in relation to privacy issues, you may contact us on 1800 682 525 or write to our Privacy Officer, GPO Box 4303, Melbourne, VIC, 3001.

Step 3 – Signature of contributing spouse

I wish to make contributions to the Mercer Super Trust for the benefit of my spouse named above (Step 1) who is an existing member and eligible to receive such contributions. By signing this form I understand that:

- any contributions I make to the Mercer Super Trust for the benefit of my spouse become the property of my spouse and generally cannot be repaid to me.
- the repayment of capital to my spouse and the investment returns of the Mercer Super Trust are not guaranteed by the trustee of the Mercer Super Trust, Mercer, the custodian of the Mercer Super Trust or any of the investment managers named in the relevant Product Disclosure Statement.
- I confirm that the nominated spouse is aged under 75 years of age and is eligible to receive this spouse contribution.
- I consent to my information being collected, disclosed and used in the manner set out in this form.

Signature

X

Date

/ /

Please return your completed form to Mercer Super Trust, GPO Box 4303, Melbourne, VIC 3001

