

Rollover benefits statement

Brenda Wishey

WHEN TO USE THIS STATEMENT

❗ Only use this version of the form for transactions occurring on or after 1 July 2013.
If you need to correct an error regarding a payment made before 1 July 2013, use NAT 70944-05.2007.

Complete this form (or a similar form you create that collects the same information) if you are a trustee of a superannuation fund or provider of a retirement savings account (RSA) and any of the following apply:

- You are paying a rollover superannuation benefit to another fund or RSA, and you are not already providing all of this information electronically under the rollover data standards.
- You have paid a rollover superannuation benefit to another fund or RSA and are providing a statement about the rollover to your member.
- You are the trustee of a non-complying fund and are paying member benefits to another superannuation fund or RSA (complete section D instead of section C).

❗ You must provide your member with a member statement using this form (or a similar form you create that includes the same information) for all rollovers, including if you applied the data standards and you didn't use this form for the fund-to-fund transaction.

COMPLETING THIS STATEMENT

- Print clearly in BLOCK LETTERS using a black pen only.
- Place X in ALL applicable boxes.
- Use a separate form for each rollover payment you are making.

❗ Read the instructions carefully. Penalties may apply if you make a false or misleading statement on this form without taking reasonable care.

Section A: Receiving fund's details

1 Australian business number (ABN)

66 563 072 016

2 Fund name

Langley-Wapler Superannuation Fund

3 Postal address

Street address

44 Bertha Street

Suburb/town/locality

KALINGA

State/territory

QLD

Postcode

4030

Country if outside Australia

4

(a) Member client identifier

2

(b) Unique superannuation identifier (USI)

Section B: Member's details

5 Tax file number (TFN)

Spousal Super splitting.
Rollout from Leslie.
Rollin to Andrew.

6 Full name

Title

Family name

Langley

First given name

Andrew

Other given names

John

7 Residential address

Street address

44 Bertha Street

Suburb/town/locality

Kalinga

State/territory

QLD

Postcode

4030

Country if outside Australia

8 Date of birth

02/04/1968

9 Sex

10 Daytime phone number (include area code)

11 Email address (if applicable)

Section C: Rollover transaction details

❗ Include dollars and cents. The totals at item 13 and 14 must both equal the amount of the rollover payment.

12 Service period start date

**** John's ESP is earlier.**

13 Tax components

Tax-free component

KiwiSaver tax-free component

Taxable component:

Element taxed in the fund

Element untaxed in the fund

Tax components TOTAL

❗ Make sure you apply the proportioning rule to the tax components if you are not rolling over the member's full interest in your superannuation fund.

14 Preservation amounts

Preserved amount

KiwiSaver preserved amount

Restricted non-preserved amount

Unrestricted non-preserved amount

Preservation components TOTAL

❗ If the rollover payment contains a **KiwiSaver preserved amount**, you can't make the rollover payment to a self-managed superannuation fund (SMSF) under the preservation rules.

Section D: Non-complying funds

❗ Only complete this section if you are a trustee of a non-complying fund.

15 Contributions made to a non-complying fund on or after 10 May 2006

Rachel Green-Luther

From: barney.langley@me.com
Sent: Thursday, 30 November 2023 3:30 PM
To: Rachel Green-Luther
Subject: Re: Langley-Wapler Superannuation Fund - 2023FY Super Contributions
Categories: Filed in FYI

Rach,

Yes - as discussed, all correct.

Regards,
Andrew

On 30 Nov 2023, at 15:57, Rachel Green-Luther <RachelG@virtusuper.com.au> wrote:

Hi Andrew,

Thank you for this.

If you have a mobile, could I please get your number for our records?
We appear to only have a home phone of 3315 7999.

For the super contributions splitting, this is my understanding:

- During the FY 2022-23, Leslie split the maximum super contributions (which she received in the FY 2021/22) to you.
- During the FY 2023-24, you will split the maximum super contributions (which you received in the FY 2022/23) to Leslie.

If I have misunderstood anything, please let me know.

No problem about the data feeds. Have a great time in Tasmania and we can sort when you return home.

Kind regards,
Rach

Rachel Green-Luther (she/her) SSA CPA —
Senior Accountant

— VIRTU | *self managed super specialists*
1454 Logan Road, Mount Gravatt Q 4122

— 07 3349 1452
— PO BOX 83 Mount Gravatt Q 4122
— www.virtusuper.com.au

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From: barney.langley@me.com <barney.langley@me.com>
Sent: Thursday, November 30, 2023 2:13 PM
To: Rachel Green-Luther <RachelG@virtusuper.com.au>
Subject: Re: Langley-Wapler Superannuation Fund - 2023FY Super Contributions

Rachel,
Correct file now uploaded - It printed blank (to PDF) for some reason initially.

Split is maximum toward me for contributions from Leslie for the FY 2022-23 as my defined benefit started FY 22-23 (taking up my super cap to over \$1.7M).

Next FY will be toward Leslie.

I didn't receive the email from Stacey but have it now. I will need to get to a printer as I am away on holiday in Tasmania, so will organise that soonest and come back to you/Stacey.

Regards,

Andrew

On 30 Nov 2023, at 14:17, Rachel Green-Luther <RachelG@virtusuper.com.au> wrote:

Hi Andrew,

Thank you for this information.

It appears your income statement came through blank. Could you please check if your side is also blank?

Please let me know when you are free to discuss the super contributions splitting. I want to confirm which Financial Years to split and who will receive it.

Also, did you have any questions about Stacey's data feed email – see attached?

If you have any questions, please feel free to contact me.

Kind regards,
Rach

Rachel Green-Luther (she/her) SSA CPA —
Senior Accountant

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Rachel Green-Luther

From: barney.langley@me.com
Sent: Thursday, 23 November 2023 7:49 AM
To: Rachel Green-Luther
Subject: Re: Langley-Wapler Superannuation Fund - Dropbox Invitation

Categories: Filed in FYI

Rachel,
The files have been uploaded.
I need to send you a list of which contribution is which (clearly Leslie and I both contributed).
I started to receive a pension from a defined benefit fund (military super and benefit scheme) during the FY23 - this will likely take my super cap over the limit so I will take as much of the contributions as I can for that year.
i.e. Leslie will contribute 85% of her contributions to me.
Clearly for the following FYs this will be reversed.
Regards,
Andrew

On 15 Nov 2023, at 14:21, Rachel Green-Luther <RachelG@virtusuper.com.au> wrote:

Hi Andrew,

Sounds great. Let me know once you have uploaded the documents and I'll make sure it has come through on our side.

Kind regards,
Rach

Rachel Green-Luther (she/her) SSA CPA —
Senior Accountant

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From: barney.langley@me.com <barney.langley@me.com>
Sent: Wednesday, November 15, 2023 2:19 PM
To: Rachel Green-Luther <RachelG@virtusuper.com.au>
Subject: Re: Langley-Wapler Superannuation Fund - Dropbox Invitation

Rachel,
Yes - getting to that. Have a few more to download (from Macquarie) and will get them to you by tomorrow morning

Fund's tax file number (TFN) *****

MEMBER 2

Title: MS

Family name

Wapler

First given name

Leslie-Ann

Other given names

Member's TFN

See the Privacy note in the Declaration.

Date of birth

Day Month Year

29/09/1970

Maximum splittable = 85% x \$27,495.96
= \$23,371.56
Less than cc Cap at \$27,500 in 22FY

Contributions

OPENING ACCOUNT BALANCE \$ 540443.04

! Refer to instructions for completing these labels.

Employer contributions

A \$ 27495.96

ABN of principal employer

A1

Personal contributions

B \$ 0

CGT small business retirement exemption

C \$ 0

CGT small business 15-year exemption amount

D \$ 0

Personal injury election

E \$ 0

Spouse and child contributions

F \$ 0

Other third party contributions

G \$ 0

Proceeds from primary residence disposal

H \$ 0

Receipt date

Day Month Year

H1

Assessable foreign superannuation fund amount

I \$ 0

Non-assessable foreign superannuation fund amount

J \$ 0

Transfer from reserve: assessable amount

K \$ 0

Transfer from reserve: non-assessable amount

L \$ 0

Contributions from non-complying funds
and previously non-complying funds

T \$ 0

Any other contributions
(including Super Co-contributions and
Low Income Super Amounts)

M \$ 0

TOTAL CONTRIBUTIONS N \$ 27495.96

(Sum of labels A to M)

Other transactions

Allocated earnings
or losses

O \$ 3797.17

Loss

L

Inward
rollovers and
transfers

P \$ 0

Outward
rollovers and
transfers

Q \$ 0

Lump Sum
payments

R1 \$

Income
stream
payments

R2 \$

Code

Code

Code

Code

Accumulation phase account balance

S1 \$ 564141.83

Retirement phase account balance
– Non CDBIS

S2 \$ 0

Retirement phase account balance
– CDBIS

S3 \$ 0

0 TRIS Count

CLOSING ACCOUNT BALANCE S \$ 564141.83

(S1 plus S2 plus S3)

Accumulation phase value X1 \$

Retirement phase value X2 \$

Outstanding limited recourse
borrowing arrangement amount Y \$

Langley-Wapler Superannuation Fund

(ABN: 66 563 072 016)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 44 Bertha Street Woolloowin, QLD 4030
Member Number: 2	Date of Birth: 29 September 1970
Ms Leslie-Ann Wapler	Date Joined Fund: 24 November 2015
Accumulation Account	Eligible Service Date: 24 November 2015
Accumulation	Tax File Number Held: Yes
	Account Start Date: 24 November 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 540,443.04	Tax Free 20.1533 % 113,693.06
<u>Increases to your account:</u>	Taxable - Taxed 450,448.77
Employer Contributions 27,495.96	Taxable - Untaxed -
Tax on Net Fund Income 3,038.73	Your Preservation Components
<u>Total Increases</u> 30,534.69	Preserved 564,141.83
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 4,124.39	Unrestricted Non Preserved -
Share Of Net Fund Income 2,711.51	Your Insurance Benefits
<u>Total Decreases</u> 6,835.90	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2022 564,141.83	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:

phone 0419741574 | email barney.langley@me.com
mail Langley-Wapler Superannuation Fund, 44 Bertha Street, Woolloowin QLD 4030

Langley-Wapler Superannuation Fund
(ABN: 66 563 072 016)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 44 Bertha Street Woolloowin, QLD 4030
Member Number: 2	Date of Birth: 29 September 1970
Ms Leslie-Ann Wapler	Date Joined Fund: 24 November 2015
	Eligible Service Date: 24 November 2015
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	
Withdrawal Benefit as at 1 Jul 2021	
Accumulation	540,443.04
Total as at 1 Jul 2021	540,443.04
Withdrawal Benefit as at 30 Jun 2022	
Accumulation	564,141.83
Total as at 30 Jun 2022	564,141.83

Your Tax Components	
Tax Free	113,693.06
Taxable - Taxed	450,448.77
Taxable - Untaxed	-
Your Preservation Components	
Preserved	564,141.83
Restricted Non Preserved	-
Unrestricted Non Preserved	-
Your Insurance Benefits	
No insurance details have been recorded	
Your Beneficiaries	
No beneficiary details have been recorded	

For Enquiries:
phone 0419741574 | email barney.langley@me.com
mail Langley-Wapler Superannuation Fund, 44 Bertha Street, Woolloowin QLD 4030

Langley-Wapler Superannuation Fund
Operating Statement
For the period 1 July 2021 to 30 June 2022

	Note	2022 \$	2021 \$
Income			
Member Receipts			
Rollovers In		-	20,951.85
Contributions			
Employer		55,789.56	51,259.82
Member		-	100,000.00
Investment Income			
Distributions	7A	1,679.19	6,609.16
Dividends	7B	28,599.82	8,010.41
Interest	7C	41.15	28.60
		<u>86,109.72</u>	<u>186,859.84</u>
Expenses			
Member Payments			
Rollovers Out		-	20,951.85
Other Expenses			
Accountancy Fee		2,695.00	2,530.00
Auditor Fee		495.00	495.00
Regulatory Fees		56.00	55.00
SMSF Supervisory Levy		259.00	259.00
Investment Losses			
Decrease in Market Value	8A	32,060.74	(134,818.02)
		<u>35,565.74</u>	<u>(110,527.17)</u>
Benefits Accrued as a Result of Operations before Income Tax		50,543.98	297,387.01
Income Tax			
Income Tax Expense		2,489.81	6,982.81
		<u>2,489.81</u>	<u>6,982.81</u>
Benefits Accrued as a Result of Operations		48,054.17	290,404.20

*The accompanying notes form part of these financial statements.
This report should be read in conjunction with the accompanying compilation report.*

Fund's tax file number (TFN) *****

Section F: **Member information****MEMBER 1**Title:

Family name

First given name

Other given names

Member's TFN

See the Privacy note in the Declaration. Date of birth **Contributions**OPENING ACCOUNT BALANCE \$

! Refer to instructions for completing these labels.

Employer contributions**A** \$

ABN of principal employer

A1

Personal contributions

B \$

CGT small business retirement exemption

C \$

CGT small business 15-year exemption amount

D \$

Personal injury election

E \$

Spouse and child contributions

F \$

Other third party contributions

G \$

Proceeds from primary residence disposal

H \$ Receipt date **H1**

Assessable foreign superannuation fund amount

I \$

Non-assessable foreign superannuation fund amount

J \$

Transfer from reserve: assessable amount

K \$

Transfer from reserve: non-assessable amount

L \$ Contributions from non-complying funds
and previously non-complying funds**T** \$ Any other contributions
(including Super Co-contributions and
Low Income Super Amounts)**M** \$ **TOTAL CONTRIBUTIONS N** \$ (Sum of labels **A** to **M**)**Other transactions**Allocated earnings
or losses**O** \$

Loss

Inward
rollovers and
transfers**P** \$ Outward
rollovers and
transfers**Q** \$ Lump Sum
payments**R1** \$ Income
stream
payments**R2** \$

Code

Code

Accumulation phase account balance

S1 \$ Retirement phase account balance
– Non CDBIS**S2** \$ Retirement phase account balance
– CDBIS**S3** \$ TRIS Count**CLOSING ACCOUNT BALANCE S** \$

(S1 plus S2 plus S3)

Accumulation phase value **X1** \$ Retirement phase value **X2** \$ Outstanding limited recourse
borrowing arrangement amount **Y** \$

Langley-Wapler Superannuation Fund

(ABN: 66 563 072 016)

Member Benefit Statement

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 44 Bertha Street Woolloowin, QLD 4030
Member Number: 1	Date of Birth: 2 April 1968
Mr Andrew John Langley	Date Joined Fund: 24 November 2015
Accumulation Account	Eligible Service Date: 17 January 1986
Accumulation	Tax File Number Held: Yes
	Account Start Date: 24 November 2015

Your Account Summary	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021 502,937.21	Tax Free 48.1403 % 253,840.41
<u>Increases to your account:</u>	Taxable - Taxed 273,452.18
Employer Contributions 28,293.60	Taxable - Untaxed -
Tax on Net Fund Income 2,839.89	Your Preservation Components
<u>Total Increases</u> 31,133.49	Preserved 527,292.59
<u>Decreases to your account:</u>	Restricted Non Preserved -
Contributions Tax 4,244.04	Unrestricted Non Preserved -
Share Of Net Fund Income 2,534.07	Your Insurance Benefits
<u>Total Decreases</u> 6,778.11	No insurance details have been recorded
Withdrawal Benefit as at 30 Jun 2022 527,292.59	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:

phone 0419741574 | email barney.langley@me.com

mail Langley-Wapler Superannuation Fund, 44 Bertha Street, Woolloowin QLD 4030

Langley-Wapler Superannuation Fund
(ABN: 66 563 072 016)

Consolidated Member Benefit Totals

Period	Member Account Details
1 July 2021 - 30 June 2022	Residential Address: 44 Bertha Street Woolloowin, QLD 4030
Member Number: 1	Date of Birth: 2 April 1968
Mr Andrew John Langley	Date Joined Fund: 24 November 2015
	Eligible Service Date: 17 January 1986
	Tax File Number Held: Yes

*Note: this report provides a consolidated view of the Member's interests in the SMSF
Refer to the Member Benefit Statements produced for each member account for further details*

Your Accounts	Your Tax Components
Withdrawal Benefit as at 1 Jul 2021	Tax Free 253,840.41
Accumulation 502,937.21	Taxable - Taxed 273,452.18
Total as at 1 Jul 2021 502,937.21	Taxable - Untaxed -
Withdrawal Benefit as at 30 Jun 2022	Your Preservation Components
Accumulation 527,292.59	Preserved 527,292.59
Total as at 30 Jun 2022 527,292.59	Restricted Non Preserved -
	Unrestricted Non Preserved -
	Your Insurance Benefits
	No insurance details have been recorded
	Your Beneficiaries
	No beneficiary details have been recorded

For Enquiries:
phone 0419741574 | email barney.langley@me.com
mail Langley-Wapler Superannuation Fund, 44 Bertha Street, Woolloowin QLD 4030



Australian Government
Australian Taxation Office

Contributions splitting

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

Last updated 5 August 2019

On this page

[How to download this form](#)

[How to complete this application](#)

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 \(NAT 15237\) \(PDF, 202KB\)](https://caat-p-001.sitecorecontenthub.cloud/api/public/content/126f44f7-58f0-4c6f-bde9-6f5c5cf6bfc0_c47a9e99_a996_46b3_9df3_87f3ef55fa73_pdf) (https://caat-p-001.sitecorecontenthub.cloud/api/public/content/126f44f7-58f0-4c6f-bde9-6f5c5cf6bfc0_c47a9e99_a996_46b3_9df3_87f3ef55fa73_pdf).

See also:

- [Personal super contributions \(/individuals-and-families/super-for-individuals-and-families/super/growing-and-keeping-track-of-your-super/how-to-save-more-in-your-super/personal-super-contributions\)](#)

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 (/forms-and-instructions/superannuation-personal-contributions-notice-of-intent-to-claim-or-vary-a-deduction) (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.

Andrew & Leslie Preservation age = 60

at 1 July 2022 - Andrew was 54 yrs

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.

See also:

- [Preservation age \(/rates/key-superannuation-rates-and-thresholds/?page=11\)](/rates/key-superannuation-rates-and-thresholds/?page=11)

What contributions can be split

Preservation age

Generally, you must reach preservation age before you can access your super. Use the following table to work out your preservation age.

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
From 1 July 1964	60

Table 12: Preservation age

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](#)
(#whebcanyouapplytosplityourcontributions)

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](#) (#taxedsplittablecontributions)
- [untaxed splittable employer contributions](#)
(#Untaxedsplittableemployercontributions).

See also:

- [What contributions cannot be split](#) (#whatcontributionscannotbesplit)


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: [both andrew & Leslie TSB at 30 June 2022 is > \\$500K.](#)
[No Catch up Concessional available.](#)

- 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.

See also:

- [Super contributions – too much can mean extra tax \(/individuals-and-families/super-for-individuals-and-families/super/growing-and-keeping-track-of-your-super/caps-limits-and-tax-on-super-contributions\)](#) – 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](https://www.superfundlookup.gov.au/) (<https://www.superfundlookup.gov.au/>) 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.

See also:

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

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](#) ([#whatcontributionscanbesplit](#)) – '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'.

See also:

- [What contributions can be split \(#whatcontributionscanbesplit\)](#) – '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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