

ANZ SUPER ADVANTAGE SUPERANNUATION CONTRIBUTIONS SPLITTING APPLICATION FORM



1 February 2020

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com

In order for this application to be accepted it **MUST** be signed, dated by the Applicant and received by OnePath Custodians Pty Limited.

INSTRUCTIONS

Complete and sign the form and return to:

ANZ Super Advantage
OnePath Custodians Pty Limited
GPO Box 4028
Sydney NSW 2001

Should you require further information regarding Contributions Splitting or how to complete this Application Form, please speak to your financial adviser or call Customer Services on 13 38 63.

IMPORTANT NOTES – PLEASE READ BEFORE COMPLETING THIS APPLICATION FORM

Before you complete this Application Form it is important that you note the following:

- The Trustee has a Contributions Splitting Policy (Policy) containing details of when the Trustee will accept or reject an Application Form. We recommend you read the Policy before completing this Application Form. You can obtain a copy of the Policy by calling Customer Services on 13 38 63. The Contributions Splitting Policy appropriate to you will depend on the date of your contribution.
- If you intend to claim a deduction for personal superannuation contributions made during the relevant financial year, you must give the Trustee notice of your intention to claim a tax deduction by lodging a Notice under Section 290-170 of the *Income Tax Assessment Act 1997* before you lodge this Application Form. If you do not do so, your Notice will be rejected by the Trustee.
- You may incur costs in redeeming and withdrawing any splittable contribution amount. Please refer to the Product Disclosure Statement you received on joining and subsequent product updates for further details.
- If you nominate a splittable contribution amount (either a percentage or a dollar amount) which is greater than the maximum amount permitted to be split, you are taken to have nominated and the Trustee will split an amount equal to the maximum splittable contribution amount.
- If you have nominated both a dollar amount and a percentage as a splittable contribution amount, the Trustee will split the amount closest to the maximum splittable contribution amount.
- If you are maintaining your account membership, you will be required to maintain a minimum account balance of \$6,000 in the Fund.
- Where you have requested a splittable contribution amount be applied to your spouse's account in an the Fund, the Trustee will not process this Application Form until your spouse has been accepted as a member of the Fund.
- You are unable to nominate your splittable contribution amount be split to multiple accounts.
- If you lodge multiple application forms and tax notices the Trustee will accept and process the documents in a predetermined order, please refer to the Policy for further information.
- You may nominate a splittable contribution amount for the current financial year if you are transferring, rolling or cashing out your total benefit.

Taxed splittable contributions – are contributions to your superannuation account that are taxable to the fund for income tax purposes. These include personal contributions for which you have claimed or intend to claim a tax deduction and all employer contributions made. A 15% contributions tax applies to taxed splittable contributions and the amount of taxed splittable contributions nominated should be based on the net-of-tax contribution.

For example, if a total of \$10,000 in employer contributions have been made, the net-of-tax contributions are \$8,500. Should you wish to split the maximum amount, you will need to nominate \$8,500 or 100%. Any dollar amount or percentage split requested will be based on the net-of-tax contribution amount.

ANZ SUPER ADVANTAGE

SUPERANNUATION CONTRIBUTIONS SPLITTING APPLICATION FORM

MEMBER SECTION

1. Tax questionnaire

Are you claiming a tax deduction on contributions made during the relevant financial year? Yes* No

* If 'Yes', you need to lodge a notification that you will be claiming a tax deduction. Please obtain the relevant form from anz.com, Customer Services on 13 38 63 or your financial adviser and submit it with this form. If we do not receive the appropriate notification, we may not be able to process this application.

2. Member details

Member Number	
Employer plan name	
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/> Dr Other
Surname	
Given name(s)	
Date of Birth	<input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female
Residential address (this cannot be a PO Box)	
Suburb/Town	State Postcode
Country	
Postal address (if different from above)	
Suburb/Town	State Postcode
Country	
Home phone	Business phone
Mobile phone	Fax
Email	

If my Contribution Splitting request requires any further queries, please contact me by: Phone Email Post
If you do not tick any box we will contact you by post.

3. Contributions splitting details

Financial year ending 30 June
Taxed contributions to be split (100% maximum) Dollar amount \$ or percentage %

Splittable contributions are limited to the lesser of:

- 85% of the concessional contributions for the financial year
- the concessional contributions cap for that financial year
- the taxed element in the Fund of the taxable component of the superannuation benefit, assuming the entire benefit is withdrawn at the time of giving effect to the application.

4. Withdrawal instructions

The minimum account balance that must be retained immediately following your withdrawal is \$6,000.

Withdrawals will be deducted proportionately across all your investment funds. You will also have the option of selecting which investment fund to withdraw from (please complete below).

Investment fund name	Amount \$	or	Amount %
	\$	or	%
	\$	or	%
	\$	or	%
	\$	or	%
	\$	or	%
Total	\$	or	1 0 0 %

In the event that there are insufficient funds in your chosen investment fund, your withdrawal will be deducted proportionately across all your investment funds.

RECEIVING SPOUSE SECTION

5. Receiving Spouse personal details

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of Birth Gender: Male Female

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country

Postal address (if different from above)

Suburb/Town State Postcode

Country

Home phone Business phone

Mobile phone Fax

Email

6. Receiving Spouse superannuation fund details

If you would like to transfer your funds to your spouse's existing superannuation fund please complete the details below.

If your spouse has an existing account within Retirement Portfolio Service (the Fund) please complete the member account number and investment fund details only.

Member account number

Name of superannuation fund

Fund's Australian Business Number (ABN)

Unique Superannuation Identifier (USI)

Investment fund details (complete only if transferring to an existing Retirement Portfolio Services account)

If no investment selection is made, investments will be allocated in accordance with the last known instructions of the receiving spouse.

Investment fund name	Amount \$	or	Amount %
<input type="text"/>	\$ <input type="text"/>	or	% <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	or	% <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	or	% <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	or	% <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	or	% <input type="text"/>
Total	\$ <input type="text"/>	or	1 0 0 %

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DECLARATION SECTION

7. Member request and declarations

By completing this form I confirm that:

- I have read and acknowledged the 'Important notes' on page 1
- all information provided in this form is to the best of my knowledge true and correct
- I authorise the deduction of amounts listed in section 3 from my ANZ Super Advantage account and to the transfer of such amounts to the account of the Receiving Spouse listed in section 6 in accordance with the terms and conditions set out in this form
- the Trustee will have fully discharged its obligations under the Trust Deed and relevant law in respect of the payment of any amount transferred out of my ANZ Super Advantage account to the Receiving Spouse
- I have read and understood the Product Disclosure Statement (PDS) I received when opening the account and subsequent product updates
- where I intend to claim a tax deduction in respect of contributions made to ANZ Super Advantage I have lodged a notice under Section 290–170 of the *Income Tax Assessment Act 1997* with the Trustee
- I consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in the Privacy Statement set out in this form on page 5, ANZ's Privacy Policy which is available at anz.com/privacy and OnePath Custodians' Privacy Policy which is available at onepath.com.au/superandinvestments/privacy-policy. If I have provided information about another person in this application (for example my spouse), I declare that I have the consent of that person to do so. I understand that ANZ and OnePath Custodians require me to inform the person concerned that I have done so and direct them to the relevant Privacy Policies so they may understand the manner in which their personal information (including health and other sensitive information) may be used and disclosed by ANZ and OnePath Custodians.

Signature of member

Date

8. Receiving Spouse declaration

I declare that at the date of this application I am the spouse of the applicant and I am:

- less than my preservation age or
- between my preservation age and 64 years of age (inclusive) and have not permanently retired from the work force
- I have read and understand the contents of the current Product Disclosure Statement for ANZ Super Advantage
- I consent to the collection, use, storage and disclosure of my personal information (including health and other sensitive information) as described in the Privacy Statement set out in this form on page 5, ANZ's Privacy Policy which is available at anz.com/privacy and OnePath Custodians' Privacy Policy which is available at onepath.com.au/superandinvestments/privacy-policy.

Signature of Receiving Spouse

Date

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PRIVACY STATEMENT

Your personal information will be handled by OnePath Custodians, as issuer of this product and ANZ, as alliance partner of IOOF Holdings Limited ABN 49 100 103 722 (IOOF), who wholly owns OnePath Custodians. Please read the information contained in this section carefully, as it describes how each of these parties will handle your personal information. In this section, any reference to your personal information includes any health or other sensitive information that OnePath Custodians and ANZ may hold about you. Either or both of these parties may send you information on their products and services from time to time. If you do not wish to receive this information from either or both of these parties, please ensure you follow the separate opt out processes for the relevant party specified below.

OnePath Custodians Privacy Statement

OnePath Custodians, as issuer of this product, will collect your personal information when you deal with it, its agents, its related bodies corporate, including other members of the IOOF Group, distributors of this product, or suppliers acting on OnePath Custodians' behalf.

OnePath Custodians uses your personal information to issue and administer our products and services. If you do not provide us with your personal information, we may not be able to issue this product to you and/or administer your account.

OnePath Custodians may disclose your personal information to related bodies corporate and organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, undertake analytics activities and as set out in OnePath Custodians' privacy policy.

OnePath Custodians may also use and disclose your personal information to send you information on its products and services from time to time. OnePath Custodians may also disclose your personal information to its related companies and organisations, including those who are in an alliance with it, to enable those organisations to send you information about their products and services. You can opt out of OnePath Custodians using and disclosing your information for this purpose at any time by calling Customer Services on 133 665.

OnePath Custodians may also send your personal information overseas, as set out in OnePath Custodians' privacy policy.

OnePath Custodians' privacy policy, available at onepath.com.au/superandinvestments/privacy-policy, sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) OnePath deals with any privacy complaints.

ANZ Privacy Statement

ANZ is committed to ensuring the confidentiality and security of your personal information.

As an alliance partner of IOOF, ANZ will collect your personal information when you deal with it, its agents, or its related bodies corporate, issuers and distributors of this product, or suppliers acting on ANZ's behalf. ANZ may use your personal information for the purposes of carrying out business functions, undertaking analytics activities and as otherwise set out in ANZ's privacy policy available at anz.com/privacy.

ANZ may disclose your personal information to certain third parties, including OnePath Custodians (as issuer of this product), OnePath Life (as general life insurer), ANZ's related companies, organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions, undertake analytics activities and as otherwise set out in the ANZ Privacy Policy.

ANZ may send you information about its products and services from time to time. ANZ may also disclose your personal information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service. You can opt out of ANZ using and disclosing your information for this purpose at any time by contacting ANZ Customer Services on 13 13 14.

Sometimes ANZ discloses your personal information overseas. The location varies, but includes the Philippines, India, Ireland, the UK, the USA, China and countries within the European Union.

ANZ's privacy policy, available at anz.com/privacy, sets out how (i) you can access and/or correct your personal information; (ii) you can make a privacy complaint; and (iii) ANZ deals with any privacy complaints.