

Superannuation Contributions Splitting Application Form

OneAnswer Personal Super

April 2022

OnePath Custodians Pty Limited (OnePath Custodians, Trustee)

ABN 12 008 508 496 AFSL 238346 RSE L0000673

Customer Services

Phone 133 665

Email customer@onepath.com.au

Website onepath.com.au

In order for this application to be accepted it **must** be signed, dated by the applicant, and received by OnePath.

Instructions

- Please complete this form and either fax or forward to:
OnePath
GPO Box 5306
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 133 665.

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 from onepath.com.au or call Customer Services.
- If you intend to claim a deduction for personal superannuation contributions made during the relevant financial year, you must give the Trustee the relevant form 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 your Product Disclosure Statement and any subsequent 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 in the fund.
- You may nominate a splittable contribution amount for the current financial year if you are transferring, rolling or cashing out your total benefit.
- Where you have requested a splittable contribution amount be applied to your spouse's account in a OnePath superannuation fund, the Trustee will not process this Application Form until your spouse has been accepted as a member of that fund.
- You are unable to nominate your splittable contribution amount be split to multiple accounts.
- If you lodge multiple application forms and Section 290–170 Notices for a previous financial year and the current financial year, the Trustee will accept and process the documents in a predetermined order. Please refer to the Policy for further information.

You can provide a superannuation contributions splitting application form in respect of your taxed splittable contributions. 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 a tax deduction and all employer contributions. 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 generally nominate \$8,500 or 100%. Any dollar amount or percentage split requested will be based on the net-of-tax contribution amount.

Member section

1. Tax questionnaire

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

* If you selected **yes**, you need to lodge a notification that you will be claiming a tax deduction, please obtain the relevant form from Customer Services, onepath.com.au 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 your Superannuation Contributions Splitting Application.

2. Member details

Member number

-

Title

☐ Mr

☐ Mrs

☐ Ms

☐ Miss

☐ Dr

Other

Surname

Given name(s)
(including middle name)

Date of birth (dd/mm/yyyy)

/

/

Residential address

Suburb/Town

State

Postcode

Phone

Home

Business

Mobile

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

For contributions made in 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 must be \$6,000 immediately following your withdrawal.

Withdrawals will be deducted proportionately across all your investment funds. Any withdrawals from your MoneyForLife investment funds will reduce your Protected Income Base and your income for life. You will also have the option of selecting which investment fund to withdraw from (please complete below).

| Investment fund name | Amount \$ | Amount % |
|----------------------|--|--|
| | \$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div><div>.</div><div></div><div></div></div> | <div><div></div><div></div><div></div></div> % |
| | \$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div><div>.</div><div></div><div></div></div> | <div><div></div><div></div><div></div></div> % |
| | \$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div><div>.</div><div></div><div></div></div> | <div><div></div><div></div><div></div></div> % |
| | \$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div><div>.</div><div></div><div></div></div> | <div><div></div><div></div><div></div></div> % |
| | \$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div><div>.</div><div></div><div></div></div> | <div><div></div><div></div><div></div></div> % |
| Total | \$ <div><div></div><div></div><div></div><div>,</div><div></div><div></div><div></div><div>.</div><div></div><div></div></div> | <div><div>1</div><div>0</div><div>0</div></div> % |

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 | <input type="checkbox"/> Mr | <input type="checkbox"/> Mrs | <input type="checkbox"/> Ms | <input type="checkbox"/> Miss | <input type="checkbox"/> Dr | Other <input type="text"/> |
| Surname | <input type="text"/> | | | | | |
| Given name(s) (including middle name) | <input type="text"/> | | | | | |
| Date of birth (dd/mm/yyyy) | <input type="text"/> / <input type="text"/> / <input type="text"/> | | | | | |
| Residential address | <input type="text"/> | | | | | |
| Suburb/Town | <input type="text"/> | | | State | <input type="text"/> | Postcode <input type="text"/> |
| Phone | Home | <input type="text"/> | | Business | <input type="text"/> | |
| | Mobile | <input type="text"/> | | Fax | <input type="text"/> | |
| Email | <input type="text"/> | | | | | |

6. Receiving spouse superannuation fund details

Please advise if your spouse would like to establish a OneAnswer Frontier Personal Super account.

- ☐ Yes. Your spouse will need to complete the OneAnswer Frontier Personal Super Application Form. Please attach the Application Form to this Contributions Splitting Application Form.
- ☐ No. Please complete the details below.

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 OnePath superannuation account, please complete your spouse's member number and investment fund details only.

[illegible]

Investment fund details (complete only if transferring to an existing OnePath superannuation 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 \$ | Amount % |
|----------------------|--|--|
| | \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| | \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| | \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| | \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| | \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> | <input type="text"/> <input type="text"/> <input type="text"/> % |
| Total | \$ <input type="text"/> <input type="text"/> <input type="text"/> , <input type="text"/> <input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/> | 1 0 0 % |

Declaration section

7. Member request and declaration

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 OneAnswer Personal Super 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 OneAnswer Personal Super to the Receiving Spouse
- I have read and understand the disclosure document(s) that I received when I applied for OneAnswer Personal Super and Pension and any subsequent updates.
- where I intend to claim a tax deduction in respect of contributions made to OneAnswer Personal Super, 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 (refer to page 5) and OnePath Custodians' Privacy Policy which is available at onepathsuperinvest.com.au/about-us/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 OnePath Custodians require me to inform the person concerned that I have done so and direct them to the Privacy Policy so they may understand the manner in which their personal information (including health and other sensitive information) may be used and disclosed by OnePath Custodians.

Member name

Signature of member
(sign clearly within the box)

Date (dd/mm/yyyy)

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 preservation age and 64 years of age (inclusive) and have not permanently retired from the work force
- I consent to the collection, use, storage and disclosure of my personal information (including sensitive information) as described in OnePath Custodians' Privacy Policy which is available at onepathsuperinvest.com.au/about-us/privacy-policy or by calling Customer Services.

Receiving Spouse name

Signature of Receiving Spouse
(sign clearly within the box)

Date (dd/mm/yyyy)

Privacy statement

In this section 'we', 'us' and 'our' refer to OnePath Custodians Pty Limited and other members of the IOOF Group. We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from onepathsuperinvest.com.au/about-us/privacy-policy.

We collect your personal information (including sensitive information) from you in order to manage and administer our products and services and we may need to disclose it to certain third parties. Without your personal information, we may not be able to process your application/contributions or provide you with the products or services you require. Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information (including sensitive information) include:

- organisations that assist us to detect and protect against consumer fraud
- organisations, including those in an alliance with us, to distribute, manage and administer our products and services, carry out business functions and undertake analytics activities
- organisations performing administration and compliance functions in relation to the products and services we provide
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers)
- our solicitors or legal representatives
- organisations maintaining our information technology systems
- organisations providing mailing and printing services
- persons who act on your behalf (such as your agent or financial adviser)
- regulatory bodies, government agencies, law enforcement bodies and courts.

We will also disclose your personal information in circumstances where we are required by law to do so. For example, there are disclosure obligations to third parties under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

Information required by law

We may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at onepathsuperinvest.com.au/about-us/privacy-policy

Overseas recipients

We may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in our Privacy Policy at onepathsuperinvest.com.au/about-us/privacy-policy

Marketing and privacy

We and other members of the IOOF Group may use your personal information (including sensitive information) to send you information about our financial products or services from time to time.

We and IOOF may also disclose your personal information (including sensitive information) to related companies, alliance partners, and organisations in an arrangement or alliance with us and/or IOOF to jointly offer products or share information for marketing purposes. This is to enable them or IOOF to tell you about a product or service offered by them or a third party with whom they have an arrangement.

If you do not want us or IOOF to use and disclose your information as set out above, phone Customer Services on 133 665 to withdraw your consent.

Where you wish to authorise any other parties to act on your behalf, to receive information and/or undertake transactions please notify us in writing. If you give us personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by us in connection with your dealings with us.

Privacy policy

Our Privacy Policy contains information about:

- when we may collect information from a third party
- how you may access and seek correction of the personal
- information we hold about you
- how you can raise concerns that we have breached the Privacy Act or an applicable code and how we will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

OnePath
GPO Box 5367
Sydney NSW 2001
Phone 133 665
Email privacy.officer@ioof.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services.

More information can be found in our Privacy Policy which can be obtained from our website at onepathsuperinvest.com.au/about-us/privacy-policy