

## Spouse contribution form

### Who should use this form?

You should complete this form if you want to make a contribution to your spouse's accumulation account.

A spouse who wants to make a personal contribution to their own account should use the Personal Contribution Form - Accumulation Accounts.

### What is a spouse contribution?

Members can make contributions on behalf of their spouse. If you are making the contribution, you are the contributing spouse, and if the contribution is being made on your behalf, you are the receiving spouse.

Spouse contributions are a non-concessional contribution and must be made from after-tax income. The NT Superannuation Office cannot accept salary sacrifice or employer contributions to a spouse account.

Spouse contributions are added to the receiving spouse's accumulation account and earn interest at the fund's crediting rate. Spouse contributions are not taxed on entry or exit from superannuation.

### Eligibility to receive a spouse contribution

A receiving spouse under the age of 65 does not need to be employed to receive a spouse contribution. If aged 65 but under 70, the receiving spouse must satisfy the work test, that is, have worked at least 40 hours in a continuous 30 day period in the financial year the contribution is made. A receiving spouse aged 70 or over cannot receive a spouse contribution.

There are no age restrictions on the spouse making the contribution.

### Non-Concessional Contribution Cap

Spouse contributions count towards the receiving spouse's non-concessional contribution cap, which is \$150 000 each financial year.

A receiving spouse under age 65, can bring forward two years of contributions, enabling \$450 000 to be contributed in one year, however no further contributions can be made in the next two years.

Any non-concessional contributions that exceed the caps will be subject to additional tax of 46.5%.

### Tax File Number (TFN)

A superannuation fund cannot accept a spouse contribution without a valid TFN for the receiving spouse. If the NT Superannuation Office already has this TFN recorded you do not need to provide it again.

### Making a spouse contribution

#### Option 1: Regular payroll deduction

Allows you to make a regular contribution to your spouses' account from your pay each fortnight. This is only available to current NT public sector employees. You can also suspend or vary your spouse contributions using this form. Contributions will be commenced or varied in the next available pay period.

#### Option 2: Lump sum payment

Allows you to make a one off lump sum payment which can be made by one of three methods:

- **Cash** payments can be made over the counter at the NT Superannuation Office.
- **Cheque or Money Orders** made payable to NTGPASS, can be sent to the NT Superannuation Office postal address. The cheque account must be in your name or, if it is a joint account, you must be one of the joint holders. Bank cheques are acceptable.
- **Electronic Funds Transfer (EFT)**. Please refer to EFT payment details below.

#### Option 3: Regular fortnightly EFT payments

Allows you to make regular payments from your account with a financial institution to your NTGPASS account. Please refer to EFT payment details below.

#### EFT payment details

For EFT payments you **must** use the receiving spouse's member number as a reference for the transfer. Failure to do so may result in a delay in contributions being credited to the receiving spouse's account. The bank details to use are:

**BSB:** 035-301

**Account number:** 990220

**Account name:** NTGPASS

**Reference details:** Receiving spouse member number

### Disclaimer

The information made available in this form is provided as a guide only and has been prepared without taking into account your personal objectives and financial needs. You should consider any information on this form in light of your personal circumstances. You may wish to consult a licensed financial planner to do this.

The Commissioner of Superannuation and the Northern Territory of Australia accepts no responsibility for any losses arising from any use or reliance upon the information or conclusions reached using this information.

# Spouse contribution form

## Personal details of the receiving spouse *(the account holder)*

Member no. (AGS)			
Full Name			
Postal Address			
Residential Address			
Email			
Date of Birth		Phone (b/h)	
Tax File Number*		Mobile No.	

\* Australian tax legislation requires you to provide your Tax File Number (TFN) to your superannuation fund, which will only be used for lawful purposes. If you have previously given your TFN to the NT Superannuation Office, you do not need to supply it again.

## Contribution eligibility of the receiving spouse

The receiving spouse must satisfy one of the following criteria to be eligible to make or receive a superannuation contribution (please tick):

- Under the age of 65.
- Aged 65-69 and worked at least 40 hours in a continuous 30 day period in the current financial year.

## Personal details of contributing spouse

Full Name			
Member no. (AGS) <i>(if applicable)</i>		Phone (b/h)	
Date of Birth		Mobile No.	

## MAKE YOUR CONTRIBUTION *please choose one (or more) of the following payment options.*

### Option 1: Regular payroll deductions

*Contributing spouse must be a current NT public sector employees*

**Declaration** (please tick)

- I authorise the deduction of spouse contributions from my pay at the next available opportunity.

Employing Agency

Commencing fortnightly spouse contribution amount \$

Variation to fortnightly spouse contribution amount (new amount) \$

Payroll Deduction Code (SP0003)

## Option 2: Lump sum payment - cash/cheque/money order/EFT

Return the form with your payment to the NT Superannuation Office.

Amount in numbers	\$	<input type="checkbox"/> Cash	<input type="checkbox"/> EFT transfer	<input type="checkbox"/> Cheque/Money Order
Amount in words				
Date of EFT transfer		Cheque/Money Order No		

## Option 3: Regular fortnightly EFT transfers

<input type="checkbox"/> <b>Commencing</b> fortnightly spouse contribution amount	\$	
<input type="checkbox"/> <b>Variation</b> to fortnightly spouse contribution amount (new amount)	\$	
Amount in words		
Date of first EFT transfer		

## Privacy statement

The Northern Territory Superannuation Office is a division of the Northern Territory Treasury, a Northern Territory Government Department. The privacy and confidentiality of your personal information is important to the Northern Territory Superannuation Office. We are collecting the information on this form for the purpose of administering your superannuation account. The information collected will only be used for the purpose for which it was supplied and your information will not be disclosed to any third party unless required by law or authorised by you. To obtain further information about the NT Government privacy policy or the Information Act, please visit the Northern Territory Government website at [www.nt.gov.au](http://www.nt.gov.au)

## Member declaration

- We hereby authorise payment of a non-concessional contribution to the account holder (receiving spouse) as detailed on this form.
- Where option 1 or option 3 has been elected, we understand that the NT Superannuation Office must be notified where the amount of the contribution is varied or ceased.
- We declare at that at the time of making this spouse contribution, we live together on a permanent basis as either a legal or de facto husband and wife.

**SIGNATURE** \_\_\_\_\_

*Contributing Spouse*

**DATE** \_\_\_\_\_

**SIGNATURE** \_\_\_\_\_

*Receiving Spouse*

**DATE** \_\_\_\_\_

## Authorisation (Northern Territory Superannuation Office use only)

Authorising Officer: \_\_\_\_\_

*Signature*

*Print name*

Date: \_\_\_\_\_

**PAYROLL: Please do not action without authorisation of the Northern Territory Superannuation Office.**