

Spouse Account Application Form

Who should use this form?

You should complete this form if you are an active contributing or retained NTGPASS member and want to open an NTGPASS accumulation account on behalf of your spouse.

Who is a spouse?

A spouse is a person who lives with you on a permanent basis in either a legal or de facto (including same sex) relationship. A spouse does not include a person who lives separately and apart from you on a permanent basis (except for reasons of physical or mental incapacity). A spouse does not have to be employed by the NT Government.

Your spouse needs to meet one of the following criteria:

- under age 65; or
- aged between 65 and 70, and must have worked at least 40 hours over a 30 day period during the financial year.

Making contributions

Both you and your spouse can make contributions to the spouse account. Contributions must be from after-tax income, also known as non-concessional contributions. Salary sacrifice, employer contributions and self-employed contributions cannot be accepted.

The contributions will count towards your spouse's non-concessional contribution cap of \$150 000 each financial year. A 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 cap will be subject to additional tax of 46.5%.

If you and your spouse separate, you cannot make any further contributions to the spouse account. The spouse can continue to hold their NTGPASS spouse account and any previous contributions made will belong to the spouse.

Member investment choice

Your spouse can choose how their account is invested from six investment options ranging from low risk to high risk as follows:

Investment Option	Growth assets (%)	Defensive assets (%)
Managed Cash	0	100
Conservative	30	70
Cautious	50	50
Growth	75	25
Assertive	85	15
Aggressive	100	0

Your spouse can select one option for the initial contribution and the same, or a different option, for all future contributions and rollovers. The account will be invested in the Growth (default) option if a choice is not made.

Refer to the *Member Investment Choice Fact Sheet* for further information about the investment options.

How to open a spouse account

1. Complete the Spouse Account Application Form, providing Identification and TFN

Under Commonwealth Government legislation, you are required to show proof of identity by providing **original or certified copies** of identity documents that verify your full name, date of birth and current residential address, for example a driver's licence. The NT Superannuation Office will only accept identity documents that are in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Rules.

For a list of other acceptable identity documents, please refer to our fact sheet *Proving Your Identity*, available from our website. If your spouse provides certified copies of identity documents, the authorised certifier must complete the form *Identity Certification* and return it to our office with the application form.

Commonwealth legislation requires your spouse to provide a valid tax file number (TFN) before contributions can be accepted to their account.

2. Make an initial contribution

The initial contribution can be by cash or cheque when you submit your application. Cash contributions paid over the counter cannot be greater than \$1000. If paying by cheque, the cheque account must either be in your name or held jointly by you and your spouse. Bank cheques are also acceptable. Third party cheques cannot be accepted.

Subsequent contributions can be made by cash, cheque or Electronic Funds Transfer (EFT). If the NTGPASS member or the spouse is employed by the NT Government, regular payroll deductions can be made to the spouse account.

Disclaimer

The information made available in this form is provided as a guide only and should not be relied upon for making financial commitments.

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

Spouse Account Application Form

Current NTGPASS member details

Full Name			
Residential Address			
Postal Address			
Email Address			
Phone		Mobile	
Member No (AGS)		Date of Birth	

Spouse details

Full Name			
Residential Address			
Postal Address			
Email Address			
Phone		Mobile	
Tax File Number*		Date of Birth	

* Australian tax legislation requires you to provide your Tax File Number (TFN) to your superannuation fund.

Initial spouse contribution – cash or cheque/money order

Return the form with your payment to the NT Superannuation Office (maximum of \$1000 for a contribution paid in cash).

Amount (in numbers)	\$	Cheque/Money Order No	
Amount (in words)			

Invest the **initial** contribution in the following investment option:

Managed Cash	<input type="checkbox"/>	Conservative	<input type="checkbox"/>	Cautious	<input type="checkbox"/>	Growth	<input type="checkbox"/>	Assertive	<input type="checkbox"/>	Aggressive	<input type="checkbox"/>
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Invest all **future contributions** in the following investment option:

Managed Cash	<input type="checkbox"/>	Conservative	<input type="checkbox"/>	Cautious	<input type="checkbox"/>	Growth	<input type="checkbox"/>	Assertive	<input type="checkbox"/>	Aggressive	<input type="checkbox"/>
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Privacy statement

The Northern Territory Superannuation Office is a division of the Northern Territory Treasury, a Northern Territory Government Agency. The privacy and confidentiality of your personal information is important to the Northern Territory Superannuation Office. 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.

Declaration

We understand

- that the Northern Territory Superannuation Office can provide us with information but cannot give us financial advice and that the information provided is a general guide only and does not constitute personal financial advice.
- that the personal details requested on this form will only be used to administer the NTGPASS spouse account.

We declare

- that at the time of making this application we live together on a permanent basis in either a legal or de facto relationship.
- that we have provided the original or attached a certified copy of our identity document(s).

SPOUSE SIGNATURE _____

DATE _____

MEMBER SIGNATURE _____

DATE _____