

Spouse account application form

Who should use this form?

You should complete this form if you want to open an NTGPASS accumulation account on behalf of your spouse. Active contributing NTGPASS members and retained members can open a spouse account.

Who is a spouse?

A spouse is a person who lives with you as your husband or wife, including a de-facto partner. A spouse does not include a person in a same sex relationship or 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
- if aged 65 but under 70, 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, which is \$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 caps 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. NTGPASS offers a choice of five investment options ranging from low risk to high risk as follows: conservative; cautious; growth; assertive; and aggressive.

The account will be invested in the Growth option if a choice is not made. Please refer to the Member Investment Choice Booklet for further information about the investment options.

How to open a spouse account

1. Complete the attached Spouse account application form.

2. Make an initial contribution

The initial contribution can be by cash or cheque. 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.

3. Provide identification

Under Australian Government legislation, the spouse is required to show proof of identity by providing **original** or **certified copies** of identity documents that verify his or her 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 (NTG-P14)*, available from our website. If your spouse provides certified copies of identity documents, the authorised certifier must complete the form *Identity certification (NTG-F26)* and return it to our office with the application form.

4. Tax File Number

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

More information?

To find out more about the advantages and features of a spouse account, please refer to the Spouse Account Fact Sheet (NTG-P13). You can access this fact sheet plus contribution forms and other useful publications from our website: www.nt.gov.au/ntt/super

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 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			
Postal Address			
Residential Address			
Email			
Phone (b/h)		Mobile No.	
AGS (member no.)		Date of Birth	

Spouse details

Full Name			
Postal Address			
Residential Address			
Email			
Phone (b/h)		Mobile No.	
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			

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 declare that at the time of making this application we live together on a permanent basis either as a legal or de-facto husband and wife. By completing this declaration, we hereby acknowledge that we have read the disclaimer and privacy statement detailed on this form.

I have provided the original or attached a certified copy of my identity document(s).

SPOUSE SIGNATURE _____ **DATE** _____

MEMBER SIGNATURE _____ **DATE** _____