

# Spouse Member Application



Fire & Emergency Services  
Superannuation Fund

**To open a spouse account for your partner/spouse, you must be a FES Super member yourself, and either:**

- **make a minimum initial investment of \$1,000 to establish your partner's spouse account; or**
- **rollover/transfer an amount from your partner/spouse's other superannuation fund that is at least \$1,000 value; or**
- **commit to a regular deduction of at least \$20 per week from your pay for at least one year, to be paid into your partner's spouse account (discuss with the Payroll/Personnel section).**

## Sponsoring Member's Details *(Current Member)*

Member Number

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Title Mr / Mrs / Miss / Ms / Other *(circle whichever applies)* Surname

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Given Names

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Postal Address

Postcode

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## Partner/Spouse Details *(New Member)*

Member Number *(FES Super to complete)*

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Tax File Number\*

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Title Mr / Mrs / Miss / Ms / Other *(circle whichever applies)* Surname

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Given Names

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Daytime Phone Number

Date of Birth

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Home Address

Postcode

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Postal Address *(if same as above, write N/A)*

Postcode

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Personal Email Address *(we will use this to contact you)*

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*\*It is not compulsory to provide the TFN but we cannot accept voluntary contributions without this information. Refer over page.*



## Contribution Details Please TICK relevant option/s:

<input type="checkbox"/> <b>Single one-off EFT payment</b> Amount of Contribution <input type="text" value="\$"/> FES Super BSB <input type="text" value="066040"/> FES Super Account Number <input type="text" value="19800056"/> <i>Use Partner/Spouse's name as the reference.</i>	<b>OR</b>	<input type="checkbox"/> <b>Rollover/Transfer from another super fund</b> Where is the Rollover/Transfer coming from? <input type="text"/> Approximate amount of Rollover/Transfer <input type="text" value="\$"/>
	<b>OR</b>	
		<input type="checkbox"/> <b>Regular payments from my pay</b> Please arrange with the Personnel/Payroll Section.

## Investment options Please invest my Spouse Account in FES Super's investment options as shown below:

Investment Option	Percentage
Australian Shares	%
Cash	%
Fixed Interest	%
International Shares	%
Moderate	%
Smoothed	%
<b>TOTAL (must equal 100%)</b>	<b>%</b>

**NOTES:**

1. If you select an investment option other than the Smoothed option, you may not be able to transfer your money into the Smoothed Option at a later date (except in limited circumstances).
2. Please use whole numbers when choosing investment options.
3. If the TOTAL does not equal 100%, this form will not be processed.

*See the Product Disclosure Statement for more information.*



## Authorisation and Declaration

I/We have read and understood the conditions on spouse contributions. I confirm these contributions are:

- Made for a partner/spouse (as defined over page);
- Made by an Australian resident taxpayer earning assessable income;
- Made for my partner/spouse who is an Australian resident under the age of 67 years; or
- Made for my partner/spouse who is an Australian resident aged between 67 and 74 years and has worked at least 40 hours in 30 consecutive days in the financial year in which I make the contribution.

### Rights over account

The Sponsoring Member understands that he/she has no rights or authority over their partner/spouse's entitlement in FES Super, even though their partner/spouse's account may include contributions made by the Sponsoring Member.

### Providing your Tax File Number

Under the *Superannuation Industry (Supervision) Act 1993*, your superannuation fund is authorised to collect your TFN, which will only be used for lawful purposes. These purposes may change. FES Super may disclose your TFN to another superannuation provider when your benefits are being transferred unless you request, in writing, that your TFN not be disclosed to any other superannuation provider.

It is not an offence not to quote your TFN. However, giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

- your superannuation fund will be able to accept all types of contributions to your account;
- other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefit; and
- it will make it much easier to trace different superannuation accounts in your name so that you will receive all your superannuation benefits when you retire.

Sponsoring Member Signature \_\_\_\_\_

Date \_\_\_\_\_

Partner/Spouse Signature \_\_\_\_\_

Date \_\_\_\_\_

## FES Super to complete

**Email to Member:** Welcome Letter

Product Disclosure Statement

Report to Members

Third Party Mailing Opt Out Letter

Entered on system

Beneficiary Forms

Investment Choice Forms

Temporary Password

Rollover Form

Entry on system checked

Privacy Statement

Valid Certified ID Received and Checked

TFN Provided

Images Saved

Entered By \_\_\_\_\_

Date \_\_\_\_\_

Checked By \_\_\_\_\_

Date \_\_\_\_\_



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## Important Information

### **Who can make spouse contributions?**

Contributions can be made into the Fire and Emergency Services Superannuation Fund (FES Super) for a partner/spouse, even if that partner/spouse is not employed. In some circumstances, a tax rebate is allowed on contributions paid on behalf of a partner/spouse.

The person making the contributions:

- can be any age,
- must be an Australian resident, and
- must be receiving assessable income (from any source).

The receiving partner/spouse:

- is below 75 years of age when the contribution is received, for a member turning 75, contributions must be received no later than 28 days after the end of the month they turn 75, and
- has provided a tax file number (TFN) to FES Super.

'Partner/Spouse' includes another person who, although not legally married to the person, lives with the person on a genuine domestic basis in a relationship as a couple, and another person (whether of the same sex or a different sex) with whom the person is in a relationship registered under State or Territory law.

Any spouse contributions received which don't meet the above requirements will be refunded by FES Super. If your circumstances change and you no longer meet the above requirements please advise your employer in writing to stop any deductions or contributions will continue to be deducted from your pay.

### **When do regular after-tax deductions begin?**

Spouse contributions can be made from each pay. Should the contributing member wish to make contributions to your spouse account from their after-tax salary, the contributing member must contact their employer to arrange the deduction.

### **Taxation**

From 1 July 2007, contributions made directly by an individual into their spouse's account will be counted against the receiving spouse's (ie the Spouse Member) non-concessional contributions cap. A tax rebate of up to \$540 may be available for up to \$3,000 of superannuation contributions made by a tax payer (ie Sponsoring Member) on behalf of a non-working or low income partner/spouse. The rebate is available to a person who makes spouse contributions where:

- the person has a partner/spouse;
- the person makes voluntary after-tax (i.e. not salary sacrifice) contributions on behalf of their partner/spouse (whether the spouse is gainfully employed or not);
- the contributions are not tax deductible for the person contributing;
- both the person contributing and the partner/spouse are Australian residents; and
- the receiving spouse's assessable income, total reportable fringe benefits amounts and reportable employer super contributions are less than \$40,000.

Contributions made for a Spouse Member cannot be refunded to the Sponsoring Member.

For taxation purposes, spouse contributions are treated as:

- non-concessional (but these contributions will be preserved);
- tax free when withdrawn (but interest on these amounts may be taxed); and
- not subject to 15% contributions tax.



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## Insurance

Death and Total and Permanent Disability Insurance is available to Spouse Members under the age of 65.

*See the Product Disclosure Statement for more information.*

## Personal Information

Personal information held by FES Super to administer and manage your superannuation may pass between FES Super and its staff, professional advisers, insurers, government bodies, the employer and other parties as required, including the trustee of any other superannuation fund to which your superannuation is transferred to.

## Preservation Age

Any spouse contributions must be preserved until the Spouse Member:

- retires at their preservation age (55 for people born prior to 1 July 1960 and increasing in yearly increments to age 60 for people whose dates of birth range from 1 July 1960 to 1 July 1964);
- resigns from employment at or after age 60;
- is totally and permanently disabled;
- is permanently incapacitated;
- dies;
- reaches age 65; or
- reaches their preservation age and purchases a non-commutable income stream.

In some circumstances, the Spouse Member may also be eligible to apply to access preserved money on compassionate grounds.

## Non-concessional (after-tax) contributions cap

The amount of non-concessional contributions that can be made in a financial year without being subject to additional tax is capped, subject to the 'bring forward' rule explained below. The cap for the 2022-23 financial year is \$110,000.

Please contact the Australian Taxation Office (ATO) on 13 10 20 or go to [www.ato.gov.au](http://www.ato.gov.au) for information about tax, penalties and what to do if you exceed your contribution caps.

If you are under age 75 at 1 July of the financial year, you will be able to 'bring forward' future entitlements to two years' worth of non-concessional contributions for that year. This means, for example, that a person under age 75 may contribute non-concessional contributions totalling \$330,000 in the 2022-23 financial year without exceeding their non-concessional contribution cap.

If you are aged 75 or over, you will not be able to make non-concessional contributions.

Please note your total superannuation balance, at 30 June the previous year, must be less than \$1,700,000 to be eligible to make non-concessional contributions.

*We are committed to respecting the privacy of personal information you give us. If you would like a copy of FES Super's Privacy policy, visit [fessuper.com.au](http://fessuper.com.au), email [admin@fessuper.com.au](mailto:admin@fessuper.com.au) or call (08) 9382 8444.*