

DECLARATION

I have read and understood the conditions on spouse contributions (see Important Information below). I confirm these contributions are:

- made for a spouse (as defined in Important Information number 6);
- made by an Australian resident taxpayer earning assessable income;
- made for my receiving spouse who is an Australian resident under age 65; or
- made for my receiving spouse who is an Australian resident between ages 65 and 69 and is employed on at least a part time basis.

AMOUNT OF CONTRIBUTION \$

PLEASE MAKE CHEQUE PAYABLE TO INTRUST SUPER.

CONTRIBUTING SPOUSE'S SIGNATURE



DATE

IMPORTANT INFORMATION

1. Contributions can be made into Intrust Super for a spouse, even if that spouse is not employed. In some circumstances, a tax rebate is allowed on contributions paid on behalf of a spouse.
2. From 1 July 2007, contributions made directly by an individual into their spouse's account will be counted against the receiving spouse's 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 on behalf of a non-working or low income spouse.
3. The rebate is available to a person who makes spouse contributions where:
 - the person has a spouse;
 - the person makes after-tax (i.e. not salary sacrifice) contributions on behalf of their 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 spouse are Australian residents; and
 - the spouse's assessable income is less than \$13,800 pa.
4. The person making the contributions:
 - can be any age;
 - must be an Australian resident; and
 - must be receiving assessable income (from any source).
5. The receiving spouse:
 - if under age 65 when the contribution is received, is not required to have ever been gainfully employed;
 - if between the ages of 65 and 74 when the contribution is received, is employed on at least a part time basis; and
 - must be an Australian resident.
6. 'Spouse' means a legal or de facto husband or wife. A 'de facto' spouse means a person who lives with the tax payer on a genuine domestic basis. It does not include a person who lives separately and apart from the tax payer on a permanent basis, even though legally married to the tax payer. It does not apply to same sex partners.
7. Spouse contributions must be preserved until
 - You retire at your preservation age (55 for people born prior to 1 July 1960 but increasing in yearly increments to age 60 for people whose dates of birth range from 1 July 1960 to 1 July 1964);
 - you resign from employment at or after age 60;
 - you are totally and permanently disabled;
 - you are permanently incapacitated;
 - your death; or
 - you reach age 65.
 - you reach preservation age, but do not retire or cease employment and purchase a non-commutable income stream.You may also be able to apply to access preserved money in the case of severe financial hardship or on compassionate grounds.
8. Contributions made for a receiving spouse cannot be refunded to the contributing tax payer.
9. For taxation purposes, spouse contributions are treated as follows:
 - non-concessional (but these contributions will be preserved);
 - tax free when withdrawn (but interest on these amounts may be taxed);
 - not subject to 15% contributions tax; and
 - not surcharge-able.
10. A person is deemed to be employed on a 'part time basis' if they are gainfully employed for at least 40 hours in a period of not more than 30 consecutive days in that financial year.