

ANZ Super Advantage

Superannuation Contributions Splitting Application Form



1 July 2015

Customer Services

Phone 13 38 63

Email customer@onepath.com.au

Website anz.com

In order for this application to be accepted it MUST be signed, dated by the Applicant and received by OnePath Life Limited.

INSTRUCTIONS

Complete and sign the form and return to:

ANZ Super Advantage

OnePath Life Limited

GPO Box 4028

Sydney NSW 2001

Should you require further information regarding Contributions Splitting or how to complete this Application Form, please speak to your financial adviser or call Customer Services on 13 38 63.

IMPORTANT NOTES – PLEASE READ BEFORE COMPLETING THIS APPLICATION FORM

Before you complete this Application Form it is important that you note the following:

- The Trustee has a Contributions Splitting Policy (Policy) containing details of when the Trustee will accept or reject an Application Form. We recommend you read the Policy before completing this Application Form. You can obtain a copy of the Policy from anz.com by call Customer Services on 13 38 63. The Contributions Splitting Policy appropriate to you will depend on the date of your contribution.
- If you intend to claim a deduction for personal superannuation contributions made during the relevant financial year, you must give the Trustee notice of your intention to claim a tax deduction by lodging a Notice under Section 82AAT of the *Income Tax Assessment Act 1936*, if the deduction relates to contributions made in the 2006/2007 tax year or earlier, or under Section 290-170 of the *Income Tax Assessment Act 1997* if the deduction relates to a contribution made after the 2006/2007 tax year, before you lodge this Application Form. If you do not do so, your Notice will be rejected by the Trustee.
- You may incur costs including Withdrawal Fees in redeeming and withdrawing any splittable contribution amount. Please refer to the current Product Disclosure Statement for further details.
- If you nominate a splittable contribution amount (either a percentage or a dollar amount) which is greater than the maximum amount permitted to be split, you are taken to have nominated and the Trustee will split an amount equal to the maximum splittable contribution amount.
- If you have nominated both a dollar amount and a percentage as a splittable contribution amount, the Trustee will split the amount closest to the maximum splittable contribution amount.
- If you are maintaining your account membership, you will be required to maintain a minimum account balance of \$5,000 in the Fund.
- Where you have requested a splittable contribution amount be applied to your spouse's account in an the Fund, the Trustee will not process this Application Form until your spouse has been accepted as a member of the Fund.
- You are unable to nominate your splittable contribution amount be split to multiple accounts.
- If you lodge multiple application forms and tax notices the Trustee will accept and process the documents in a predetermined order, please refer to the Policy for further information.

Taxed splittable contributions – are contributions to your superannuation account that are taxable to the fund for income tax purposes. These include personal contributions for which you have claimed or intend to claim a tax deduction and all employer contributions made. A 15% contributions tax applies to taxed splittable contributions and the amount of taxed splittable contributions nominated should be based on the net-of-tax contribution.

For example, if a total of \$10,000 in employer contributions have been made, the net-of-tax contributions are \$8,500. Should you wish to split the maximum amount, you will need to nominate \$8,500 or 100%. Any dollar amount or percentage split requested will be based on the net-of-tax contribution amount.

ANZ Super Advantage Superannuation Contributions Splitting Application Form



MEMBER SECTION

1. TAX QUESTIONNAIRE

Are you claiming a tax deduction on contributions made during the relevant financial year? Yes* No

* If 'Yes', you need to lodge a notification that you will be claiming a tax deduction. Please obtain the relevant form from anz.com, Customer Services on 13 38 63 or your financial adviser and submit it with this form. If we do not receive the appropriate notification, we may not be able to process this application.

2. MEMBER DETAILS

Member Number

Employer plan name

Title Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of Birth (dd/mm/yyyy) / / Gender: Male Female

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country

Postal address (if different from above)

Suburb/Town State Postcode

Country

Phone Home Business

Mobile Fax

Email

3. CONTRIBUTIONS SPLITTING DETAILS

Financial year ending 30 June

Taxed contributions to be split (100% maximum) Dollar amount \$ or percentage %

Splittable contributions are limited to the lesser of:

- 85% of the concessional contributions for the financial year
- the concessional contributions cap for that financial year
- the taxed element in the Fund of the taxable component of the superannuation benefit, assuming the entire benefit is withdrawn at the time of giving effect to the application.

4. WITHDRAWAL INSTRUCTIONS

The minimum account balance that must be retained immediately following your withdrawal is \$5,000.

Withdrawals will be deducted proportionately across all your investment funds. You will also have the option of selecting which investment fund to withdraw from (please complete below).

Investment fund name	Amount \$	Amount %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
Total	\$ <input type="text"/>	or 100 %

In the event that there are insufficient funds in your chosen investment fund, your withdrawal will be deducted proportionately across all your investment funds.

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RECEIVING SPOUSE SECTION

5. RECEIVING SPOUSE PERSONAL DETAILS

TTitle Mr Mrs Ms Miss Dr Other

Surname

Given name(s)

Date of Birth (dd/mm/yyyy) / / Gender: Male Female

Residential address (this cannot be a PO Box)

Suburb/Town State Postcode

Country

Postal address (if different from above)

Suburb/Town State Postcode

Country

Phone Home Business

Mobile Fax

Email

6. RECEIVING SPOUSE SUPERANNUATION FUND DETAILS

Please advise if your spouse would like to establish an ANZ Super Advantage account.

If you would like to transfer your funds to your spouse's existing superannuation fund please complete the details below.

If your spouse has an existing OnePath superannuation account please complete the member account number and investment fund details only.

Member account number

Name of superannuation fund

Fund's Australian Business Number (ABN) - -

Fund's Australian Superannuation Fund Number (SFN)

Unique Superannuation Identifier (USI)

Investment fund details (complete only if transferring to an existing OnePath superannuation account)

If no investment selection is made, investments will be allocated in accordance with the last known instructions of the receiving spouse.

Investment fund name	Amount \$	Amount %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	or <input type="text"/> %
Total	\$ <input type="text"/>	or 100 %

DECLARATION SECTION

7. MEMBER REQUEST AND DECLARATIONS

By completing this form I confirm that:

- I have read and acknowledged the 'Important notes' on page 1
- all information provided in this form is to the best of my knowledge true and correct
- I authorise the deduction of amounts listed in section 3 from my ANZ Super Advantage account and to the transfer of such amounts to the account of the Receiving Spouse listed in section 6 in accordance with the terms and conditions set out in this form
- the Trustee will have fully discharged its obligations under the Trust Deed and relevant law in respect of the payment of any amount transferred out of my ANZ Super Advantage account to the Receiving Spouse
- I have read and understand the contents of the current Product Disclosure Statement for ANZ Super Advantage
- where I intend to claim a tax deduction in respect of contributions made to ANZ Super Advantage I have lodged a notice under Section 290–170 of the *Income Tax Assessment Act 1997* with the Trustee
- I consent to the collection, use, storage and disclosure of my personal information as described in ANZ's Privacy Statement set out in this form, and ANZ's Privacy Policy which can be obtained by calling Customer Services. If I have provided information about another person in this application, I declare that I have the consent of that person to do so. I understand that OnePath Custodians and OnePath Life requires me to inform the person concerned that I have done so and direct them to the Privacy Policy which is located at anz.com/privacy

Signature of member

Date (dd/mm/yyyy)

8. RECEIVING SPOUSE DECLARATION

I declare that at the date of this application I am the spouse of the applicant and I am:

- less than my preservation age or
- between my preservation age and 64 years of age (inclusive) and have not permanently retired from the work force
- I have read and understand the contents of the current Product Disclosure Statement for ANZ Super Advantage
- I consent to the collection, use, storage and disclosure of my personal information as described in ANZ's Privacy Policy which is available at anz.com/privacy, or by calling Customer Services.

Signature of Receiving Spouse

Date (dd/mm/yyyy)

PRIVACY STATEMENT

In this section 'we', 'us' and 'our' refers to OnePath Custodians Pty Limited, OnePath Life Limited and other members of the ANZ Group. 'You' and 'your' refers to policy owners and life insured's.

We collect your personal information from you in order to manage and administer our products and services. Without your personal information, we may not be able to process your application or provide you with the products or services you require.

We are committed to ensuring the confidentiality and security of your personal information. Our Privacy Policy details how we manage your personal information and is available on request or may be downloaded from anz.com/privacy

In order to undertake the management and administration of our products and services, it may be necessary for us to disclose your personal information to certain third parties.

Unless you consent to such disclosure we will not be able to consider the information you have provided.

Providing your information to others

The parties to whom we may routinely disclose your personal information include:

- an organisation that assists us and/or ANZ to detect and protect against consumer fraud;
- any related company of ANZ which will use the information for the same purposes as ANZ and will act under ANZ's Privacy Policy;
- organisations performing administration and/or compliance functions in relation to the products and services we provide;
- organisations providing medical or other services for the purpose of the assessment of any insurance claim you make with us (such as reinsurers);
- our solicitors or legal representatives;
- organisations maintaining our information technology systems;
- organisations providing mailing and printing services;
- persons who act on your behalf (such as your agent or financial adviser);
- the policy owner;
- regulatory bodies, government agencies, law enforcement bodies and courts.
- We will also disclose your personal information in circumstances where we are required by law to do so. Examples of such laws are:
- The *Family Law Act 1975* (Cth) enables certain persons to request information about your interest in a superannuation fund;
- There are disclosure obligations to third parties under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*.

Information required by law

ANZ may be required by relevant laws to collect certain information from you. Details of these laws and why they require us to collect this information are contained in our Privacy Policy at anz.com/privacy

Life risk – sensitive information

For life risk products, where applicable, we may collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purpose of underwriting, assessing the application or assessing any claim.

Privacy consent

We and other members of the ANZ Group may send you information about our financial products and services from time to time. ANZ may also disclose your information to its related companies or alliance partners to enable them or ANZ to tell you about a product or service offered by them or a third party with whom they have an arrangement.

You may elect not to receive such information at any time by contacting Customer Services.

Where you wish to authorise any other parties to act on your behalf, to receive information and/ or undertake transactions please notify us in writing.

If you give us or ANZ personal information about someone else, please show them a copy of this document so that they may understand the manner in which their personal information may be used or disclosed by us or ANZ in connection with your dealings with us or ANZ.

Privacy Policy

Our Privacy Policy contains information about:

- when we or ANZ may collect information from a third party;
- how you may access and seek correction of the personal information we hold about you; and
- how you can raise concerns that we or ANZ has breached the Privacy Act or an applicable code and how we and/or ANZ will deal with those matters.

You can contact us about your information or any other privacy matter as follows:

In writing:

GPO Box 75
Sydney NSW 2001

Email: privacy@onepath.com.au

We may charge you a reasonable fee for this.

If any of your personal information is incorrect or has changed, please let us know by contacting Customer Services on 13 38 63.

More information can be found in our Privacy Policy which can be obtained from our website at anz.com/privacy

Overseas recipients

We or ANZ may disclose information to recipients (including service providers and related companies) which are (1) located outside Australia

and/or (2) not established in or do not carry on business in Australia.

You can find details about the location of these recipients in ANZ's Privacy Policy at anz.com/privacy