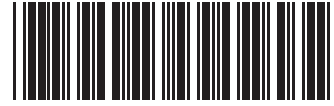


Officers' Superannuation Fund Spouse Contribution Splitting Application Form



Commonwealth Bank Officers Superannuation Corporation Pty Limited, ABN 76 074 519 798, AFSL 246418, RSEL L0003087, Trustee for the Officers' Superannuation Fund (OSF), ABN 24 248 426 878, RSER R1056877.

This form is to be used by an OSF member (the investor) who is applying to split superannuation contributions into their spouse's superannuation account. Please phone OSF Investor Services on **1800 023 928** with any enquiries. Further information and examples are included on page 3 to help you complete this application form.

Please complete this form using BLACK INK and print well within the boxes in CAPITAL LETTERS. Mark appropriate answer boxes with a cross like the following X. Start at the left of each answer space and leave a gap between words.

1. INVESTOR DETAILS

Existing OSF account number

0 2 5

Title

Mr Mrs Miss Ms Other

Given name(s)

Surname

Postal address

Unit number Street number P.O. Box Street name Suburb State Postcode

Date of birth

/ /

2. CONTRIBUTION SPLITTING

It is important that you complete this section correctly as incorrect or invalid information may result in the application being refused. Please refer to page 3 for further details and examples for completing this section.

Financial year ending 30 June

Please specify the dollar or percentage amount (of the total allowable amount) of the contribution to be split (refer to the example on page 3).

	Dollar amount	OR	Percentage	OR	Maximum allowed
Taxed splittable contributions (eg. employer (Superannuation Guarantee) contribution and/or salary sacrifice)	\$		%		
Untaxed splittable contributions (eg. personal (after tax) contributions or co-contributions)	\$		%		

Important information

- For the purposes of a contribution splitting application, a spouse, in relation to the investor, includes another person who, although not legally married to the investor, lives with the investor on a genuine domestic basis as husband or wife.
- The financial year is the year in which the superannuation contributions were made to your account.
- Only splittable contributions made after 1 January 2006 can be split into your spouse's superannuation account.
- Only **one** application to split contributions may be made following the end of each financial year, or prior to a full withdrawal or rollover.
- You may apply to split a dollar or percentage amount, as specified above, to your spouse's superannuation account as outlined in **section 4**. However, if the dollar or percentage amount exceeds the maximum amount that can be split, the maximum allowed will be split.
- The amount nominated will be withdrawn from your account in line with your current investment selection on the day the transaction is processed. You should refer to your OSF Product Disclosure Statement (PDS) and the PDS for your spouse's superannuation account for details of any fees that may apply.

Spouse contributions splitting – instructions

What is contributions splitting?

Contributions splitting allows you to split certain superannuation contributions made during a financial year to your spouse's superannuation account.

An application to split your taxed and untaxed splittable contributions made during a financial year must be lodged with us in the following financial year, i.e., between 1 July following the end of the financial year in which the contributions were made and the following 30 June. Alternatively, you may make an application during the relevant financial year if your entire benefit is to be rolled over or transferred before the end of that year.

Completing the application form

Both the investor and the receiving spouse must complete the relevant sections of this form.

- Investor to complete **sections 1, 2 and 5**
- Receiving spouse to complete **sections 3, 4 and 6**

Section 1 – Investor details

Please fill in your personal and membership details to enable us to identify you and your superannuation account.

Section 2 – Contribution splitting details

The financial year is the year in which the superannuation contributions were made to your account. Only contributions made on or after 1 January 2006 can be split to your spouse's superannuation account.

State the dollar, percentage or maximum allowed amount of taxed and/or untaxed splittable contributions that you are applying to split to your spouse's superannuation account.

Please note that under the law you cannot split more than 85% of total taxed splittable contributions made during the relevant financial year.

Taxed splittable contributions are contributions to your superannuation fund that are taxable to the fund for income tax purposes. These include all employer (Super Guarantee) contributions and salary sacrifice contributions.

Untaxed splittable contributions are contributions to your superannuation account that are not taxable for income tax purposes. These include personal (after tax) contributions and Government co-contributions.

Example of contributions splitting

Assume the following superannuation contributions are made to or by you in a full financial year:

Super Guarantee:	\$10,000
Salary sacrifice:	\$2,000
Personal (after tax):	\$2,000

For splitting purposes, the total contributions are grouped as:

Taxed:	\$12,000
Untaxed:	\$2,000

The maximum amount of superannuation contributions that you can split are:

	Total allowable amount
85% of taxed:	\$10,200
100% of untaxed:	\$2,000

The total maximum amount that can be split to your spouse's account is **\$12,200**.

Note: The taxed employer and salary sacrifice allocations on your OSF Benefit Statement are shown net of tax, which already represents 85% of your total taxed contributions. You can therefore apply to split up to the full amount shown on your statement. You should refer to your OSF Product Disclosure Statement (PDS) and the PDS for your spouse's superannuation account for details of any fees that may apply.

Section 3 – Receiving Spouse Personal Details

Please fill in your personal details to enable the superannuation fund to identify you.

Section 4 – Receiving Spouse Superannuation Fund Details

Please provide details identifying the account to which the contributions are to be paid. If you do not have this information, contact your superannuation fund and obtain their details. Please ensure that your nominated superannuation account is active.

If you wish to create a new account in order to receive the contribution splitting amount, you must first complete a membership application. To set up an OSF Spouse Account, contact OSF Investor Services on 1800 023 928 for a Product Disclosure Statement (PDS) and application form, or download a copy from the OSF Intranet or www.osfsuper.com.au. Alternatively, you can contact your chosen superannuation fund to obtain an application. You should consider seeking financial advice in relation to setting up a spouse account.

Section 5 – Investor Declaration and Signature

Please read the declaration. If it is correct, print your full name and sign and date the application.

Section 6 – Receiving Spouse Declaration and Signature

Please read the declaration. If it is correct, print your full name and sign and date the application.

Preservation

Contributions that are split to a spouse's superannuation account are subject to preservation under superannuation law, which means they cannot be taken as cash until the spouse reaches their preservation age and retires, or reaches age 65.

Your preservation age depends on your date of birth.

If you were born:	Your Preservation age is:
Before 1 July 1960	55
1 July 1960 to 30 June 1961	56
1 July 1961 to 30 June 1962	57
1 July 1962 to 30 June 1963	58
1 July 1963 to 30 June 1964	59
After 30 June 1964	60

Tax File Number notification – receiving spouse

Collection of Tax File Numbers (TFNs) is authorised by tax laws, the Superannuation Industry (Supervision) Act 1993 and the Privacy Act 1988. The TFN law authorises the Trustee to ask you to provide your TFN. By completing this form and providing it to the Trustee, the Trustee will be allowed to use your TFN for lawful purposes.

The lawful purposes currently include:

- reporting details of surchargeable contributions to the Commissioner of Taxation for the purposes of the Superannuation Contributions Tax (Surcharge), if applicable;
- taxing eligible termination payments at concessional rates;
- finding and amalgamating your superannuation benefits where insufficient information is available; and
- passing your TFN to the Commissioner of Taxation where you receive a benefit or have any unclaimed superannuation money after reaching the aged pension age.

You are not required to provide your TFN. Declining to quote your TFN is not an offence. However, if you do not give the Trustee your TFN, either now or later:

- you may pay more tax on your superannuation benefits than you have to (you can get this back through the income tax assessment process);
- it may be more difficult to find your superannuation benefits if you change your address without notifying the OSF or to amalgamate any multiple superannuation accounts; and
- surcharge that may not be payable if you had provided your TFN may become payable on surchargeable contributions.

If you provide your TFN, the Trustee may provide it to the trustee of another superannuation fund or to a Retirement Savings Account provider to which your benefits are transferred in the future, unless you tell us in writing not to do so. The Trustee may also give it to the Commissioner of Taxation; otherwise your TFN will be treated as confidential.

The lawful purposes for which your TFN can be used and the consequences of not quoting it may change in the future, as a result of legislative change.

Privacy – receiving spouse

The OSF is committed to protecting your personal information. The Trustee is subject to the National Privacy Principles (NPPs) and the Privacy Act.

The NPPs govern the way we collect, use, disclose and secure information. They also permit you to access the information we hold about you in order to correct or update it. The OSF's administrator, or other service providers that the Trustee may appoint, may hold your information on the Trustee's behalf.

The information that we collect about you in connection with the OSF and contribution splitting (such as your name, age, address or tax file number) will be used principally for the purpose of managing the affairs of the OSF. This is subject to relevant restrictions under legislation (including the Privacy Act) and the Trust Deed.

We have data quality procedures in place to check that personal information we hold is accurate, complete and up to date. We also aim to ensure, in conjunction with the OSF's administrator, that information is held securely at all times.

We retain most information relating to members for at least seven years after membership ceases in order to meet legal and business requirements. Once information is no longer required, it will be destroyed in a secure manner.

You have the right to request access to any personal information that we hold about you, unless one of the exceptions listed in the NPPs applies. A reasonable charge may apply to gain access to the requested information. You will be advised of any charges that apply if you make a request.

If you establish that information we have is not accurate, complete or up to date, we will take reasonable steps to correct the information.

If you have any complaints or concerns about privacy matters, please advise us in writing. You can obtain a copy of the OSF Privacy Policy from OSF Investor Services.

More information

Contact OSF Investor Services:

Tel: 1800 023 928
 Mail: GPO Box 4758, Sydney NSW 2001
 Email: osfms@colonialfirststate.com.au
 Intranet: <http://commnet.cba/staffsuper/funds/>
 Internet: www.osfsuper.com.au

Disclaimer: The Trustee has taken reasonable care to produce these instructions for the general information of OSF members and their spouses only; it should not be regarded as advice. It contains general statements only based on current laws and their interpretation. This information does not take into account individual circumstances. Members and their spouses should seek independent advice before making any financial decisions that may affect their future.