

Spouse contributions

When you're in a relationship, managing life and saving for goals is usually a joint effort. If you're ready to look at smart ways to manage your super as a couple, we're here to help. Your spouse is able to make contributions into your HESTA for Mercy account to help boost your retirement outcomes and, depending on your circumstances, they may be eligible for a tax offset bonus.

Spouse contributions eligibility

To share your combined wealth and help top up your retirement savings, your spouse can make after-tax contributions into your HESTA for Mercy account.

We can accept spouse contributions where:

- you and your spouse must be under 75 years of age
- you must both be Australian residents for tax purposes
- you must be married or in a de facto relationship
- you have given us your TFN.

Spouse means:

- another person to whom you are legally married, or
- another person, whether of the same or different sex, with whom you are in a relationship that is registered under a law of a State or Territory, or
- a person who, although not legally married to you, lives with you on a genuine domestic basis in a relationship as a couple.

Getting your super sorted

When it comes to super, it's the small steps that can make a big difference over time.

If you need help with your super options - just get in touch with one of our super advisers. We can help get your super in shape.

Tax offset

A maximum tax offset of \$540 may be available for up to \$3,000 of superannuation contributions made by a contributing spouse on behalf of a non-working or low-income spouse.

Let's look at the rules:

- your spouse's total assessable income must be \$37,000 or less for you to qualify for the full tax offset and less than \$40,000 for you to receive a partial tax offset
- your spouse has not exceeded their non-concessional contribution caps for the current financial year, and
- your spouse's super balance was not more than the transfer balance cap on 30 June of the previous financial year.

You can access more information on super contribution rules and limits on the ATO website ato.gov.au

Payment options

There are two ways you can make spouse contributions:

1. BPAY®

The contributing or receiving spouse who are both members for HESTA for Mercy can login to their online account or by calling 1300 368 891 for the biller code and their payment reference number.

*Registered to BPAY Pty Ltd ABN 69 079 137 518

2. Cheque

The contributing spouse can make the cheque payable to HESTA for Mercy and attach to this form and **mail** it to:

HESTA for Mercy
PO Box 8334,
Woolloongabba QLD 4201

or **drop it off** in person to the
Potter Building,
Ground Floor, Mater South Brisbane campus.

contact us

1300 368 891 | Email form to information@hestaformercy.com.au or mail to: **PO Box 8334, Woolloongabba QLD 4102**

Issued by H.E.S.T. Australia Ltd ABN 66 006 818 695 AFSL No. 235249, Trustee of HESTA ABN 64 971 749 321. This information is of a general nature. It does not take into account your objectives, financial situation or specific needs. You should look at your own financial position and requirements before making a decision. You may wish to consult an adviser when doing this. The target market determination for HESTA for Mercy products can be found at hestaformercy.com.au/tmd. Before making a decision about HESTA for Mercy products you should read the relevant product disclosure statement (call 1300 368 891 or visit hestaformercy.com.au/pds for a copy), and consider any relevant risks (hestaformercy.com.au/understandingrisk).



Spouse contribution

COMPLETE SHADED SECTIONS

Please complete in **BLOCK LETTERS** using a **BLACK** or **BLUE** pen and ensure it is signed and dated.
Use this form to make an (after-tax) contribution to the account of your spouse who is a HESTA for Mercy Super member.

! **IMPORTANT:** Complete ALL details. This is needed to validate your identity and get in touch if we have any questions.

1. Receiving spouse details and declaration (current HESTA for Mercy member)

Member number

Your name (first name and surname)

Date of birth

 / /

Mobile or daytime telephone

Email

Receiving spouse declaration (current HESTA for Mercy member)

Receiving spouse must meet requirements below, as well as meet other ATO eligibility conditions found at ato.gov.au

Receiving spouse to tick an option as appropriate:

- I am under age 75
- I am married to my spouse, in a registered relationship with them, or live with them on a genuine domestic basis
- I am an Australian resident for tax purposes
- I have an existing HESTA for Mercy account and have provided my TFN to the fund
- I have read and understood HESTA's Privacy Collection Statement which is available at hestaformercy.com.au/privacy or by calling 1300 368 891 and accept that the information on this form is true and correct to the best of my knowledge and belief. I consent to my personal information being collected and used by the Trustee, the fund administrator and other service providers.

Receiving spouse signature

Date

 / /

Please continue over page

2. Contributing spouse details

First Name

(Mr Mrs Ms Miss Dr)

Surname

Date of birth

 / /

I wish to contribute an amount of \$ which represents a spouse contribution on behalf of my spouse named on the previous page who is a member of HESTA for Mercy.

Declaration - contributing spouse

I wish to make contributions for the benefit of my spouse named on the previous page who is an existing HESTA for Mercy member and eligible to receive such contributions. By signing this form I understand that:

- I acknowledge that any such contributions to HESTA for Mercy are for the benefit of my spouse (the receiving spouse) and cannot be repaid to me
- I confirm that the receiving spouse is my spouse within the meaning of relevant Government legislation
- I confirm that I am not entitled to a tax deduction for these spouse contributions
- I have read and understood HESTA's Privacy Collection Statement which is available at hestaformercy.com.au/privacy or by calling 1300 368 891 and accept that the information on this form is true and correct to the best of my knowledge and belief.

Contributing spouse signature

Date

 / /

Return your completed form

You may scan and email the completed form to: information@hestaformercy.com.au

contact us

1300 368 891 | [Email form to information@hestaformercy.com.au](mailto:information@hestaformercy.com.au) or mail to: PO Box 8334, Woolloongabba QLD 4102

Issued by H.E.S.T. Australia Ltd ABN 66 006 818 695 AFSL No. 235249, Trustee of HESTA ABN 64 971 749 321. This information is of a general nature. It does not take into account your objectives, financial situation or specific needs. You should look at your own financial position and requirements before making a decision. You may wish to consult an adviser when doing this. The target market determination for HESTA for Mercy products can be found at hestaformercy.com.au/tmd Before making a decision about HESTA for Mercy products you should read the relevant product disclosure statement (call 1300 368 891 or visit hestaformercy.com.au/pds for a copy), and consider any relevant risks (hestaformercy.com.au/understandingrisk).