

Electrical Contractors Division

Application for Contribution Splitting

Please complete in capital letters and in BLACK INK only

This form is to be completed by members wishing to split their concessional (pre-tax) contributions in the Energy Industries Electrical Contractors Division with their spouse.

Note: You cannot split your non-concessional contributions. You must be currently employed by an Energy Industries Superannuation Scheme Employer to be eligible to split contributions. Before completing this form, you should read 'Important Notes' and refer to the Product Disclosure Statement (PDS) available from Member Services and the Scheme's website.

1. Your details

Member No				Date of birth (dd/mm/yyyy)		/		/	
Title				(e.g. Mr/Mrs/Ms/Miss/Dr)					
Family name									
Given name(s)									
Contact Details (postal address, telephone, email)									
No./Street/PO Box									
Suburb/Town/City									
State/Territory		Postcode		Country (if outside Australia)					
Phone: Home no. (inc. STD/ISD)				Business no. (inc. STD/ISD)					
Mobile no.				Fax no. (inc. STD/ISD)					
E-mail address									
Residential Address									
<input type="checkbox"/>	Same as Postal Address above								
<input type="checkbox"/>	Different from Postal Address above – you MUST complete below								
No./Street									
Suburb/Town/City									
State/Territory		Postcode		Country (if outside Australia)					

2. Contributions-splitting details

Financial year ending 30 June	2 0					
Concessional (pre-tax) splittable contributions (see 'Important Notes')	M A X		(✓) OR % of nett amount available			%

3. Applicant request and declaration

I request that the contributions stated above are split to my spouse's superannuation account as detailed overleaf. I have fully read this form and the information completed is true and correct.

Name (please print)

Signed Date (dd/mm/yyyy) / /



4. Receiving spouse details

Title	<input style="width: 100%;" type="text"/>			(e.g. Mr/Mrs/Ms/Miss/Dr)
Family name	<input style="width: 100%;" type="text"/>			
Given name(s)	<input style="width: 100%;" type="text"/>			
Date of birth (dd/mm/yyyy)	<input style="width: 25%;" type="text"/>	/	<input style="width: 25%;" type="text"/>	/
Contact Details (postal address, telephone, email)				
No./Street/PO Box	<input style="width: 100%;" type="text"/>			
Suburb/Town/City	<input style="width: 100%;" type="text"/>			
State/Territory	<input style="width: 25%;" type="text"/>	Postcode	<input style="width: 25%;" type="text"/>	Country (if outside Australia)
Phone: Home no. (inc. STD/ISD)	<input style="width: 100%;" type="text"/>		Business no. (inc. STD/ISD)	<input style="width: 50%;" type="text"/>
Mobile no.	<input style="width: 100%;" type="text"/>		Fax no. (inc. STD/ISD)	<input style="width: 50%;" type="text"/>
E-mail address	<input style="width: 100%;" type="text"/>			
Residential Address				
<input type="checkbox"/>	Same as Postal Address above			
<input type="checkbox"/>	Different from Postal Address above – you MUST complete below			
No./Street	<input style="width: 100%;" type="text"/>			
Suburb/Town/City	<input style="width: 100%;" type="text"/>			
State/Territory	<input style="width: 25%;" type="text"/>	Postcode	<input style="width: 25%;" type="text"/>	Country (if outside Australia)

5. Basis of membership of receiving spouse

Are you currently a member of the Energy Industries Electrical Contractors Division?

Yes, please state your membership number Member No. (Please refer to Section 8)

No, please create a new membership in the Scheme (you should refer to the Scheme PDS before choosing this option – please refer to Section 7 and 8)

No, please pay the split amount to the external fund as nominated in Section 6.

6. External Fund details to which the split amount should be paid

Name of external fund	<input style="width: 100%;" type="text"/>
Fund address	<input style="width: 100%;" type="text"/>
Fund Australian Business Number (ABN)	<input style="width: 100%;" type="text"/>
Fund's Superannuation Fund Number (SFN)	<input style="width: 100%;" type="text"/>
Fund's RSE Number	<input style="width: 100%;" type="text"/>
Member Number	<input style="width: 100%;" type="text"/>
Product Name*	<input style="width: 100%;" type="text"/>
Superannuation product identification number (SPIN)*	<input style="width: 100%;" type="text"/>

*Product name and/or SPIN number will be shown on your Product Disclosure Statement or Member Statement. SPIN, ABN and SFN can also be obtained directly from your chosen rollover fund.



7. Investment strategy (complete this section only if you join as a new member)

You can invest your super in one, or a combination of the five investment strategies outlined below. Once your investment is established, you also have the option of having a different investment allocation between your current account balance and future contributions. Please see the website or contact Member Services for more information.

I elect to have my account balance invested on the following percentage basis*:

High Growth	Diversified	Balanced	Capital Guarded	Cash
<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %	<input type="text"/> %

Date of election

(You only need to complete this part if you want your election to commence on a date that is later than the 'effective date' – see Important Notes).

Date you wish your election to become effective (dd/mm/yyyy) / /

* Note: If the total of your percentage split does not equal 100%, your election will be invalid. See the Important Notes as to what happens if you make an invalid election

8. Receiving spouse declaration

I declare that at the date of this application:

- I am aged less than my preservation age; OR
- I am aged between my preservation age and 65 years and have not retired from the work force.

If I am joining as a new member, I also declare that:

- I understand that Energy Industries Superannuation Scheme Pty Limited (ABN 72 077 947 285) (the "Trustee") can provide me with information but cannot give me investment advice and the Product Disclosure Statement is a general guide and does not constitute investment advice.
- I understand that the Trustee is not responsible for my choice of investment strategy.
- I understand that I may change my investment strategy at any time and that the first change in any financial year is free, however, subsequent changes attract a \$20 transfer fee.
- I agree to the opening of an Accumulation Scheme – Electrical Contractors Division account in my name and certify that the information provided in section 4 is correct.

I have fully read this form and the information completed is true and correct..

Name (please print)

Signed Date (dd/mm/yyyy) / /

DO NOT FAX OR EMAIL THIS FORM AS YOUR ORIGINAL AUTHORISATION IS REQUIRED

Where to send this form/enquiries

Energy Industries Superannuation Scheme
PO Box N835
GROSVENOR PLACE NSW 1220
website: www.eisuper.com.au

Phone: 1300 369 901
(8.30 am – 5.00 pm Mon – Fri)

enquiries: info@eisuper.com.au



IMPORTANT NOTES

You should read the Product Disclosure Statement (PDS) before completing this form. The PDS is available from Member Services and the website.

WHO CAN APPLY

Any member of the Energy Industries Accumulation Scheme – Electrical Contractors Division employed by the Scheme employer may apply to split their concessional (pre-tax) contributions in this Scheme with their spouse. A spouse is defined as being either a legal spouse or a person who lives with you on a genuine domestic basis in a relationship as a couple.

Splitting will not be allowed where the spouse is aged 65 years or more, or between their preservation age and 65 years, and permanently retired.

A person's preservation age depends on their date of birth, as set out in the following table:

Date of Birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

You cannot apply to split your contributions if your account balance after the split will be less than \$5000.

SPLITTABLE CONTRIBUTIONS

The financial year is the year in which the superannuation contributions were made to your account. Generally, members are only allowed to make one contribution splitting election per financial year and that election must be received in our office by 31 March the following year.

Write down the amount of concessional contributions to be split as a percentage of the total net contributions made during the relevant financial year.

You may make two splitting applications in the same financial year where the applications are in respect of contributions in different relevant financial years and you're winding up your account by rolling over your entire benefit to another fund.

WHAT CONTRIBUTIONS CAN BE SPLIT

The following types of concessional contributions are allowed for splitting:

- Employer contributions;
- Amounts paid by the ATO relating to a superannuation guarantee amount or from the superannuation holding account special reserve; and
- Allocated surplus contribution amounts.

You cannot split your non-concessional contributions.

CONTRIBUTION RULES

Concessional Contributions Cap

Any concessional contributions you or your employer make up to the cap limit per financial year will be taxed at 15%. If your concessional contributions exceed the cap in a financial year the excess will be taxed at the top marginal rate plus the Medicare Levy. Please note that the concessional cap amount is indexed to Average Weekly Ordinary Time Earnings but will only increase in \$5,000 increments.

For the amount of the cap that applies to the current year, please see the Contributions fact sheet that forms part of the Product Disclosure Statement information available on the website or contact Member Services.

PRESERVATION

Contributions split to the spouse's account are preserved until the trustee is satisfied that a condition of release has been met by the receiving spouse.

TAX

Transferred amounts are considered a Contribution Splitting Benefit for the splitting spouse and treated as a superannuation rollover benefit for the receiving spouse.

HAVE YOU PROVIDED YOUR TAX FILE NUMBER (TFN) TO THE SCHEME

If you or your employer have not provided your TFN to the Scheme by the end of a financial year, then all your concessional (pre-tax) contributions will be taxed at the top marginal tax rate, plus the Medicare levy, if they exceed \$1,000. For accounts that begin after 1 July 2007, the \$1,000 threshold does not apply. Furthermore, your Scheme will not be able to accept any non-concessional (post-tax) contributions from you if we don't have your TFN.

For this reason it is crucial that you consider providing your TFN to the Scheme, either directly or through your employer, as soon as possible (if you haven't already done so). You should also check your Member Benefit Statement to ensure that your TFN is correctly recorded. Further information regarding TFNs can be found in the PDS.

To give us your TFN, complete a "Notification of Tax File Number" Form and send it to us with this form.

FEES

Please note that a \$20 processing fee is payable in respect of each payment from the Scheme.

DEFAULT STRATEGY

Unless a valid choice of investment strategy is made in Section 7, your account will be invested in the Cash strategy until your account balance reaches \$1,000 and then switch automatically to the default strategy appropriate to your age (of spouse). Full details are explained in the PDS available from Member Services.

INVESTMENT CHOICES

The Scheme provides you with the opportunity to choose just one or a combination of any of the five investment strategies to invest your existing account and future transactions. You also have the flexibility to invest your future transactions in a different mix to that of your current account.

You should refer to the PDS for full details of each investment choice before completing this form.

INVALID ELECTION

If you are a new member and your election is invalid your investment will be subject to the age based default as outlined in the PDS. If you are an existing member and your election is invalid your existing investment choice will continue.



REBALANCING OF YOUR ACCOUNT

Where your account balance and future contributions are invested in the same strategies and at the same percentages your total account will be automatically rebalanced each quarter. The trustee will monitor the actual proportions invested in your chosen strategies, as these proportions may vary with performance trends over time. The trustee will automatically make any necessary transfers between the underlying investments to ensure your account does not move out of line with your chosen strategy. Rebalancing will normally be done on a quarterly basis and is scheduled to be done at the end of February, May, August and November, however the rebalancing can be done at any stage during the quarter.

If you do not want this automatic rebalancing to occur then you need to contact Member Services.

Rebalancing will not be available if you elect to invest your account balance and future contributions using different strategies

EFFECTIVE DATE OF INVESTMENT ELECTION

If you are a new member, the effective date of your investment strategy election will be the first Business Day the Scheme receives both this form (completed properly and signed) and your funds.

If you are an existing member, the effective date of your investment strategy election will be the date the Scheme receives this form (completed properly and signed) or if you have nominated a date, the effective date will be your nominated date provided it is a Business Day after the Scheme receives this form. If your nominated date is not a Business Day, the effective date will be the Business Day immediately following your nominated date.

A Business Day is any day that the Australian Stock Exchange [ie both SEATS (Stock Exchange Automated Trading System) and DTF (Derivatives Trading Facility)] is open for trading in Australia.

INVESTMENT RETURNS ARE NOT GUARANTEED

You should note that your investment in the Scheme is not guaranteed and the balance of your account can rise or fall with the performance of your investment choice or default strategy.

PROTECTING YOUR PRIVACY

Some of the personal information you are requested to provide is required to establish and maintain your membership in the Energy Industries Superannuation Scheme while other information is required under Australia's Anti-Money Laundering and Counter-Terrorism Financing laws.

The Trustee is fully committed to comply with the National Privacy Principles in the way in which your personal information is stored and used. Full details of how this is achieved are contained in the Trustee's Privacy Policy, which is available from Member Services or the website at www.eisuper.com.au.

TRUSTEE INFORMATION

Please note that the information contained in this document is of a general nature only and does not constitute personal advice as it does not take into account your personal objectives, financial situation or needs. Any advice in this document is provided by FuturePlus Financial Services Pty Limited (ABN 90 080 972 630) as an Australian Financial Services Licensee (AFSL 238445) on behalf of the Trustee of the Energy Industries Superannuation Scheme, Energy Industries Superannuation Scheme Pty Limited (ABN 72 077 947 285). Energy Industries Superannuation Scheme Pty Limited is an APRA Registrable Superannuation Entity Licensee (ABN Pool A – 22 277 243 559 and ABN Pool B – 64 322 090 181).

Members should not rely solely on this information and should consider their own personal objectives, financial situation and needs before acting on this information. Prior to making any investment decision you should obtain and consider the relevant Product Disclosure Statement (PDS) pertaining to your Scheme membership and seek professional investment advice.

